

Pledge Document

Customer Copy

Original

SBFC Finance Private Limited (Erstwhile Small Business Fincredit India Pvt. Ltd.)

Registered Office: Unit No.103, C&B Square, Sangam Complex, Andheri Kurla Road, Chakala, Andheri(E), Mumbai – 400059.

Tel. 02267875300 / Fax. 02267875334 CIN No. U67190MH2008PTC178270

www.sbfc.com

VADODARA/OFFICE NO 239 TOWER A ATLANTIS K 10 2ND FLOOR GENDA CIRCLE ABOVE SUB WAY BARODA , GUJARAT - 390023 / PH.NO. 9375077755

RBI Registration No	: N-13.02033	Loan Account No	: PR00800098
Pledge Document No	: VAD/VAD/P000000752	Loan Amount (Rs.)	: Rs. 32652.00
Disbursal Date	: 23 Sep 2020	Net Disbursal Amt	: 5104.00
Customer ID	: AP00198797	Interest Payment Frequency	: EVERY_30_DAYS
Application Form no	: 0260100257	Interest Due Date	: 22 Oct 2020
Tel No	: 7506591263	Principal Outstanding	: 32652.00
PAN	: BTFPP5666Q	Interest Rate	: 26.00 % P.A
Top Up	: Y	Principal Due Date	: 19 Jun 2021
Address	: 131 ROSHAN PARK SOCIETY NEAR ELECTRIC LOKO SHED D CABIN NAVAYARD BARODA, GUJARAT - 390002 : Ale hasan R Pathan		



Pre-Disbursal Charge	Amount
EBND_RENEWAL	27548.00
Total Charge	27548.00

MODE OF DISBURSAL	AMOUNT
IMPS	5104.00

Jewellery Details : STUD(2)

Carat	Gross Wt (gms)	Stone Wt (gms)	Impurity (gms)	Net Wt (gms)
21 K	12.05	0.20	0.59	11.26

Terms & Conditions

1. The loan is valid for a period of 12/24 months or as demanded by SBFC Finance Private Limited (Erstwhile Small Business Fincredit India Pvt. Ltd.). Interest Payment to be made as per payment frequency mentioned above. 2. **Penal Interest will be charged at the rate of 12% per annum on principal outstanding on all overdue accounts**; Foreclosure / Renewal Charges : 0.25% of Principal Outstanding; Auction Admin Charges : Rs 1000; Charges for notices : Rs 45 per notice 3. If the margin falls below 20%, SBFC reserves the right to sell the ornaments either by the public auction or private arrangement at any point of time or in the immediate future, even before the expiry of term. The company shall initiate the auction after giving borrower a time of 7 days to meet the margin 4. In case the interest or the principal is not repaid within the due date or earlier as demanded, SBFC has the right to initiate legal proceedings / auction the gold to set off the dues towards loan amount, interest and charges. If the amount thus recovered is insufficient to cover the due amount, the shortfall will be recovered from the borrower personally or from his other personal assets. 5. Sufficient notice would be given prior to auction 6. Any change in the address or phone number given in the application form needs to be intimated in writing and under acknowledgement of SBFC. 7. Gold shall be released to borrower only after submission of Original Pledge Document 8. By sanctioning the loan, SBFC does not confirm or accept the carat purity of the gold ornaments pledged. In case SBFC finds that the pledged gold ornaments is spurious in nature, the borrower is bound by such findings and undertakes to repay the loan and interest immediately failing which SBFC has the right to initiate legal proceedings to recover such losses . 9. If the payment due date falls on a holiday then kindly make the payment one day prior 10. Any changes in terms & conditions will be effected prospectively.

Now become a part of SBFC GOLD family.

SCHEME NAME : Z1

SCHEME RATE (ROI) : 26.00

Rebate Applicable for Scheme : 0.00 % (ANNUALY)

I hereby acknowledge receiving disbursement of the above loan account number

I agree to the Above mentioned Terms & Conditions

Customer signature

Manager's signature

Pledge Document

Branch Copy

Original

SBFC Finance Private Limited (Erstwhile Small Business Fincredit India Pvt. Ltd.)

Registered Office: Unit No.103, C&B Square, Sangam Complex, Andheri Kurla Road, Chakala, Andheri(E), Mumbai – 400059.

Tel. 02267875300 / Fax. 02267875334 CIN No. U67190MH2008PTC178270

www.sbfc.com

VADODARA/OFFICE NO 239 TOWER A ATLANTIS K 10 2ND FLOOR GENDA CIRCLE ABOVE SUB WAY BARODA , GUJARAT - 390023 / PH.NO. 9375077755

RBI Registration No : N-13.02033
Pledge Document No : VAD/VAD/P000000752
Disbursal Date : 23 Sep 2020
Customer ID : AP00198797
Application Form no : 0260100257
Tel No : 7506591263
PAN : BTFFP5666Q
Top Up : Y
Address : 131 ROSHAN PARK SOCIETY NEAR ELECTRIC LOKO SHED D CABIN NAVAYARD BARODA, GUJARAT - 390002
: Ale hasan R Pathan

Loan Account No : PR00800098
Loan Amount (Rs.) : Rs. 32652.00
Net Disbursal Amt : 5104.00
Interest Payment Frequency : EVERY_30_DAYS
Interest Due Date : 22 Oct 2020
Principal Outstanding : 32652.00
Interest Rate : 26.00 % P.A
Principal Due Date : 19 Jun 2021



Pre-Disbursal Charge	Amount
EBND_RENEWAL	27548.00
Total Charge	27548.00

MODE OF DISBURSAL	AMOUNT
IMPS	5104.00

Jewellery Details : STUD(2)

Carat	Gross Wt (gms)	Stone Wt (gms)	Impurity (gms)	Net Wt (gms)
21 K	12.05	0.20	0.59	11.26

Terms & Conditions

1. The loan is valid for a period of 12/24 months or as demanded by SBFC Finance Private Limited (Erstwhile Small Business Fincredit India Pvt. Ltd.). Interest Payment to be made as per payment frequency mentioned above. 2. **Penal Interest will be charged at the rate of 12% per annum on principal outstanding on all overdue accounts;** Foreclosure / Renewal Charges : 0.25% of Principal Outstanding; Auction Admin Charges : Rs 1000; Charges for notices : Rs 45 per notice 3. If the margin falls below 20%, SBFC reserves the right to sell the ornaments either by the public auction or private arrangement at any point of time or in the immediate future, even before the expiry of term. The company shall initiate the auction after giving borrower a time of 7 days to meet the margin 4. In case the interest or the principal is not repaid within the due date or earlier as demanded, SBFC has the right to initiate legal proceedings / auction the gold to set off the dues towards loan amount, interest and charges. If the amount thus recovered is insufficient to cover the due amount, the shortfall will be recovered from the borrower personally or from his other personal assets. 5. Sufficient notice would be given prior to auction 6. Any change in the address or phone number given in the application form needs to be intimated in writing and under acknowledgement of SBFC. 7. Gold shall be released to borrower only after submission of Original Pledge Document 8. By sanctioning the loan, SBFC does not confirm or accept the carat purity of the gold ornaments pledged. In case SBFC finds that the pledged gold ornaments is spurious in nature, the borrower is bound by such findings and undertakes to repay the loan and interest immediately failing which SBFC has the right to initiate legal proceedings to recover such losses . 9. If the payment due date falls on a holiday then kindly make the payment one day prior 10. Any changes in terms & conditions will be effected prospectively.

Now become a part of SBFC GOLD family.

SCHEME NAME : Z1

SCHEME RATE (ROI) : 26.00

Rebate Applicable for Scheme : 0.00 % (ANNUALY)

I hereby acknowledge receiving disbursement of the above loan account number

I agree to the Above mentioned Terms & Conditions

Customer signature

Manager's signature

Loan Closure

I confirm to have received the Pledged gold

Customer signature

Date: _____