PATRON LEASING AND FINANCE PRIVATE LIMITED

GOLD LOAN POLICY – V1

(Board Approved Policy under Chapter II and Chapter IV of the Reserve Bank of India (Non-Banking Financial Companies – Credit Facilities) Directions, 2025, as amended from time to time)

1. PREAMBLE

This Gold Loan Policy ("Policy") has been framed and adopted by Patron Leasing and Finance Private Limited ("Company") pursuant to the applicable provisions of the Reserve Bank of India Act, 1934, the Companies Act, 2013 and the Reserve Bank of India (Non-Banking Financial Companies – Credit Facilities) Directions, 2025, including amendments issued from time to time.

The Policy lays down the principles, norms and procedures governing the Company's Gold Loan Business to ensure transparency, customer protection, operational efficiency and regulatory compliance.

2. OBJECTIVES OF THE POLICY

The objectives of this Policy are to:

a) Provide loans against eligible gold collateral in a prudent and transparent manner;

b) Ensure compliance with RBI regulations and other applicable laws;

c) Protect the interests of borrowers and the Company;

d) Establish uniform standards for appraisal, valuation and sanction of gold loans;

e) Prescribe safeguards for custody and security of pledged collateral;

f) Establish effective internal control and risk management mechanisms.

3. APPLICABILITY

This Policy shall apply to:

a) All branches and offices of the Company;

b) All Gold Loa n products offered by the Company;

c) All employees and officers involved in Gold Loan operations;

d) Appraisers, valuers, recovery agents and service providers engaged by the Company.

4. BOARD RESPONSIBILITY

The Board of Directors shall:

a) Approve this Policy and any amendments thereto;

b) Review the Policy at least annually;

c) Monitor compliance with RBI Directions;

d) Review portfolio concentration and risk trends;

e) Approve exposure limits and delegation matrix;

f) Review internal audit observations relating to Gold Loan operations;

g) Ensure adequate systems, infrastructure and staffing for Gold Loan Business.

5. DEFINITIONS

For the purpose of this Policy:

a) **Eligible Gold Collateral** means gold jewellery, ornaments and specified gold coins permissible under RBI Directions.

b) **Jewellery** means items designed to be worn as personal adornments.

c) **Ornaments** mean decorative items excluding jewellery.

d) **Primary Gold** means gold in any form other than jewellery, ornaments and specified gold coins.

e) **Consumption Loan** means any permissible loan not classified as an income-generating loan.

f) **Income Generating Loan** means loans extended for productive economic activities.

g) **Loan-to-Value Ratio (LTV)** means the ratio of outstanding loan amount to the value of eligible gold collateral.

h) **Top-up Loan** means an additional loan sanctioned during the tenor of an existing loan against the same collateral.

Words not defined herein shall have the meanings assigned under applicable RBI Directions.

6. GOLD LOAN PRODUCTS

The Company may offer the following products:

a) Gold Loan – Bullet Repayment;

b) Gold Loan – EMI Based;

c) Gold Loan – Income Generating;

d) Gold Loan – Top-up;

e) Any other Gold Loan product approved by the Board.

7. ELIGIBLE BORROWERS

Loans may be granted to:

a) Resident Individuals;

b) Joint Borrowers;

c) Sole Proprietors, where applicable;

d) Persons satisfying KYC requirements;

e) Persons who are lawful owners of the collateral offered.

The Company may decline proposals where ownership is doubtful or regulatory concerns exist.

8. PURPOSE OF LOANS

Loans may be sanctioned for:

a) Working capital requirements;

b) Business expansion;

c) Medical expenses;

d) Educational purposes;

e) Agricultural purposes;

f) Domestic requirements;

g) Emergency liquidity needs;

h) Any lawful purpose permitted by applicable laws.

9. PROHIBITED END USE

The borrower shall not utilise loan proceeds for:

a) Purchase of gold in any form;

b) Purchase of primary gold or primary silver;

c) Purchase of financial assets backed by gold;

d) Illegal activities;

e) Speculative activities;

f) Activities prohibited under any law.

Borrowers shall furnish declarations confirming compliance with these restrictions.

10. ELIGIBLE COLLATERAL

Subject to RBI Directions, the Company may accept:

a) Gold jewellery;

b) Gold ornaments;

c) Specified gold coins sold by banks;

d) Silver collateral, where permitted by RBI.

The collateral accepted shall be free from encumbrances.

11. COLLATERAL NOT ELIGIBLE

The Company shall not accept:

a) Primary gold;

b) Primary silver;

c) Melted bars;

d) Gold bullion;

e) Gold biscuits;

f) Gold ETFs;

g) Mutual Fund units backed by gold;

h) Re-pledged collateral;

i) Financial assets backed by gold;

j) Jewellery belonging to temples, churches or religious institutions;

k) Collateral prohibited by RBI.

12. RESTRICTIONS AND CEILINGS

The Company shall comply with the following limits:

a) Aggregate weight of gold and silver ornaments pledged shall not exceed one kilogram per borrower;

b) Aggregate weight of specified gold coins pledged shall not exceed fifty grams per borrower;

c) Aggregate weight of specified silver coins pledged shall not exceed five hundred grams per borrower;

d) The above limits shall apply across all accounts where the borrower appears either singly or jointly;

e) The same eligible collateral shall not simultaneously secure consumption loans and income-generating loans.

13. OWNERSHIP VERIFICATION

Before sanctioning any Gold Loan, the Company shall verify ownership of collateral through:

a) Enquiry regarding ownership;

b) Borrower's declaration;

c) Examination of purchase invoices, wherever available;

d) Assessment of the borrower's capacity to own the pledged quantity;

e) Enhanced due diligence where warranted.

Where purchase invoices are unavailable, declarations regarding inheritance, gift, purchase or other modes of acquisition shall be obtained.

The Company shall not extend loans where ownership of collateral is doubtful.

14. KYC AND AML COMPLIANCE

The Company shall comply with:

a) RBI Know Your Customer Directions;

b) Prevention of Money Laundering Act, 2002;

c) CKYC requirements;

d) Customer Due Diligence requirements;

e) Suspicious Transaction Reporting obligations.

No loan shall be disbursed unless KYC formalities are completed.

15. VALUATION AND ASSAYING STANDARDS

The pledged collateral shall be appraised only by authorised appraisers approved by the Company.

The appraisal process shall include:

a) Determination of gross weight;

b) Determination of purity through approved testing methods;

c) Deduction of stones, gems and foreign materials;

d) Determination of net eligible gold weight;

e) Preparation of appraisal report signed by the appraiser.

No value shall be assigned to stones, pearls, diamonds, lac, springs or any other non-gold substances.

16. ACCEPTABLE PURITY

Ordinarily, gold jewellery of twenty-two carat purity shall be accepted.

Where jewellery of lower purity is accepted, the Company may convert such purity into equivalent twenty-two carat purity for determining the eligible loan amount.

The equivalent weight adopted shall be documented.

17. VALUATION METHODOLOGY

The value of pledged collateral shall be determined based upon:

a) Average closing price of twenty-two carat gold for the preceding thirty days published by India Bullion and Jewellers Association Limited (IBJA);

b) RBI prescribed methodology prevailing from time to time;

c) Actual purity and net eligible weight determined through appraisal.

Head Office shall periodically communicate valuation rates to branches and such rates shall be centrally controlled.

18. SANCTION OF LOANS

Loans shall be sanctioned only after:

a) Completion of KYC requirements;

b) Verification of ownership;

c) Completion of appraisal process;

d) Determination of eligible value;

e) Compliance with LTV norms;

f) Completion of prescribed documentation.

The Company reserves the right to sanction an amount lower than the maximum eligible amount.

19. QUANTUM OF FINANCE

Loan eligibility shall be determined considering:

a) Net eligible weight;

b) Purity;

c) Applicable LTV;

d) Exposure ceilings;

e) Repayment capacity;

f) Product guidelines.

Minimum loan amount per pledge shall ordinarily be Rs.10,000 and the minimum net eligible gold weight shall ordinarily be one gram.

20. LOAN TO VALUE (LTV) FRAMEWORK

The Company shall maintain the prescribed LTV ratio throughout the tenure of the loan.

For consumption loans secured by eligible gold collateral, maximum LTV shall presently be:

Loan Amount	Maximum LTV
Up to Rs.2,50,000	85%
Above Rs.2,50,000 and up to Rs.5,00,000	80%

Loan Amount	Maximum LTV
Above Rs.5,00,000	75%

These limits shall automatically stand modified in accordance with RBI Directions prevailing from time to time.

The Company shall establish systems for monitoring LTV compliance and may require additional collateral, partial repayment or other corrective measures in the event of any breach.

21. EXPOSURE LIMITS

The Company shall prescribe:

a) Single borrower exposure limits;

b) Branch level exposure limits;

c) Portfolio concentration limits.

Such limits shall be reviewed periodically by the Board considering concentration risks, collection efficiency, auction performance and capital adequacy.

22. LOAN TENURE, RENEWAL AND TOP-UP

The tenure of Gold Loans shall depend upon the product approved by the Company.

Ordinarily:

a) Consumption loans in the nature of bullet repayment loans shall not exceed twelve months;

b) EMI-based loans may be granted up to twenty-four months;

c) Income-generating loans shall be structured having regard to repayment capacity.

Renewal and Top-up Loans may be permitted subject to satisfactory conduct of the account, reassessment of collateral value, compliance with prevailing LTV norms and execution of necessary documentation.

Renewals resulting in negligible or no cash flow contribution by the borrower shall be monitored closely and may be subjected to shorter tenures, lower L TVs or enhanced approval requirements.

23. INTEREST RATES, PENAL CHARGES AND OTHER CHARGES

Interest rates applicable to Gold Loans shall be governed by the Company's Board-approved Interest Rate Policy.

Interest rates shall be determined considering cost of funds, operational expenses, risk profile and business considerations.

Interest shall be calculated on the basis of actual outstanding principal and actual number of days the loan remains outstanding, reckoning a year as 365 days.

The Company may levy penal charges for defaults or non-compliance, which shall be reasonable, non-discriminatory, transparently disclosed and shall not be capitalised.

In addition to interest, the Company may recover Processing Charges, Documentation Charges, Security Charges, Service Charges, Auction Expenses, Lost Token Charges, SMS Charges, Stamp Duty and such other charges as approved by the Board, all of which shall be disclosed upfront to the borrower.

24. DOCUMENTATION AND EXECUTION OF LOAN DOCUMENTS

The Company shall obtain such documents as may be necessary for creation and enforcement of the pledge and for evidencing the borrower's obligations. The documents may include:

a) Loan Application Form;

b) Demand Promissory Note;

c) Take Delivery Letter;

d) Loan Agreement and Terms and Conditions;

e) Key Fact Statement ("KFS");

f) Ownership Declaration;

g) Pledge Receipt;

h) KYC Documents;

i) Consent forms, wherever applicable;

j) Any other document considered necessary by the Company.

The Company may modify the documentation requirements in accordance with changes in law, regulatory requirements or operational needs.

25. KEY FACT STATEMENT (KFS)

Prior to execution of the loan agreement, the Company shall provide the borrower with a Key Fact Statement containing, inter alia:

a) Loan Amount;

b) Tenure of the Loan;

c) Rate of Interest and Annual Percentage Rate (APR), wherever applicable;

d) Details of applicable charges and fees;

e) Penal Charges;

f) Repayment obligations;

g) Consequences of default;

h) Customer grievance redressal details;

i) Such other disclosures as may be prescribed by RBI from time to time.

The borrower shall acknowledge receipt of the KFS.

26. CUSTOMER DISCLOSURES AND COMMUNICATION

The Company shall ensure transparency and provide adequate disclosures to borrowers regarding:

a) Product features and eligibility;

b) Interest rates and methodology for determining the same;

c) Applicable fees and charges;

d) Loan-to-Value norms;

e) Repayment obligations;

f) Circumstances leading to auction of pledged collateral;

g) Customer rights and obligations.

All material communications, including notices and reminders, may be issued through SMS, e-mail, courier, registered post or any other legally permissible mode.

27. CUSTOMER SERVICE AND FAIR PRACTICES

The Company shall adhere to the Fair Practices Code and Responsible Business Conduct Directions issued by RBI and shall ensure that:

a) Customers are treated fairly and without discrimination;

b) Product information is communicated in a simple and understandable manner;

c) Recovery practices remain ethical and non-coercive;

d) Borrowers are not subjected to harassment or intimidation;

e) Customer confidentiality is preserved.

28. SAFE CUSTODY OF PLEDGED COLLATERAL

The Company shall exercise utmost care in safeguarding pledged collateral and shall establish adequate arrangements to protect the same against theft, burglary, fire, natural calamities, fraud and operational risks.

The Company shall maintain separate and identifiable records for each pledge and ensure that pledged collateral is handled with due diligence throughout the loan tenure.

29. STORAGE, SECURITY AND INSURANCE

The Company shall establish appropriate safeguards including:

a) Strong Rooms and/or Fire Resistant Burglar Resistant Safes (FBR Safes);

b) Restricted access and dual custody controls;

c) CCTV surveillance systems;

d) Burglar alarm systems, wherever necessary;

e) Fire safety equipment and emergency procedures;

f) Security personnel, wherever considered necessary;

g) Adequate insurance cover against burglary, theft, fire, riot, natural calamities and such other risks as may be considered appropriate.

The adequacy of security arrangements and insurance cover shall be reviewed periodically.

30. PHYSICAL VERIFICATION AND RECONCILIATION

The Company shall undertake periodic verification of pledged collateral through branch officials, internal audit teams or independent personnel authorised for the purpose.

Physical verification shall be supported by reconciliation of:

a) System records;

b) Physical packets;

c) Branch registers;

d) Vault balances.

Any discrepancy identified shall be investigated immediately and reported to the appropriate authority.

31. PROHIBITION ON RE-PLEDGING

The Company shall not:

a) Re-pledge pledged collateral;

b) Create encumbrances over pledged collateral;

c) Utilise pledged collateral for raising its own borrowings.

The collateral pledged by borrowers shall be used solely for securing the respective borrower's obligations.

32. RELEASE OF COLLATERAL

Pledged collateral shall be released promptly upon:

a) Full repayment of principal outstanding;

b) Payment of accrued interest;

c) Settlement of applicable charges;

d) Satisfaction of all obligations under the loan agreement.

The identity of the claimant shall be verified before release of collateral.

Collateral may be released to an authorised representative upon submission of a valid authority, identity proof and such additional documents as may be prescribed by the Company.

The Company may permit part release of collateral subject to maintenance of the prescribed LTV and such conditions as may be specified.

33. DEFAULT AND RECOVERY

A borrower shall be deemed to be in default upon failure to comply with repayment obligations or other material terms of the loan agreement.

The Company shall initiate recovery measures in a fair, transparent and lawful manner and in accordance with this Policy and applicable laws.

Reasonable opportunities shall be provided to borrowers to regularise their accounts before further recovery action is initiated.

34. AUCTION OF PLEDGED COLLATERAL

In the event of default and failure of the borrower to regularise the account despite notice, the Company may realise its dues through auction of the pledged collateral.

The Company shall ensure that:

a) Adequate prior notice is issued to the borrower specifying outstanding dues and the proposed action;

b) Borrowers are afforded reasonable opportunity to repay and redeem the collateral;

c) Auctions are conducted transparently and fairly through approved procedures;

d) Reserve prices are determined using objective methodologies taking into account prevailing gold prices, purity and net eligible weight;

e) Appropriate records of auction proceedings are maintained;

f) Conflicts of interest are avoided in the conduct of auctions.

35. APPROPRIATION OF AUCTION PROCEEDS

The proceeds realised from auction shall ordinarily be appropriated in the following order:

a) Auction expenses and costs;

b) Applicable charges;

c) Accrued interest;

d) Principal outstanding;

e) Other lawful dues, if any.

Any surplus remaining after adjustment of all dues shall be refunded to the borrower or persons legally entitled thereto.

Where auction proceeds are insufficient to satisfy the outstanding dues, the Company shall retain the right to recover the shortfall in accordance with applicable laws.

36. GRIEVANCE REDRESSAL MECHANISM

The Company shall establish an effective grievance redressal mechanism for addressing customer complaints.

Details of the Grievance Redressal Officer, including contact details, shall be displayed prominently at branches and on the Company's website.

Where a borrower is not satisfied with the resolution provided by the Company, or does not receive a response within the prescribed period, the borrower may approach the Reserve Bank of India under the applicable Ombudsman framework.

37. INTERNAL CONTROLS AND FRAUD PREVENTION

The Company shall implement adequate internal controls including:

a) Maker-checker mechanisms;

b) Segregation of duties;

c) Delegation of powers;

d) Exception monitoring;

e) Surprise inspections;

f) Fraud risk management processes;

g) Reporting and escalation protocols.

Employees shall immediately report any suspected fraud, irregularity or breach of policy.

38. INTERNAL AUDIT AND COMPLIANCE REVIEW

Gold Loan operations shall be subject to periodic review through:

a) Internal Audit;

b) Concurrent Audit, wherever applicable;

c) Compliance Reviews;

d) Follow-up of audit observations.

The Company shall ensure timely rectification of deficiencies identified through audits.

39. RISK MANAGEMENT AND BOARD REPORTING

The Risk Management Committee and/or the Board shall periodically review Gold Loan operations including:

a) Portfolio concentration and growth trends;

b) Gold price movements and their impact on LTV;

c) Renewal and Top-up trends;

d) Collection efficiency;

e) Auction performance;

f) Operational and fraud risks;

g) Regulatory developments.

Appropriate corrective measures shall be implemented wherever required.

40. RECORD RETENTION AND CONFIDENTIALITY

The Company shall maintain and preserve records relating to Gold Loan operations, including customer identification records, transaction records, appraisal reports, sanction documents and auction records, for such periods as may be prescribed under applicable laws and regulations.

Customer information shall be treated as confidential and shall not be disclosed except:

a) Where required under law;

b) With the customer's consent;

c) For legitimate business purposes permitted by law.

41. DELEGATION OF AUTHORITY

The Board may delegate operational powers relating to Gold Loan Business to designated officials through an approved Delegation Matrix.

Such delegation shall not dilute accountability, and all officials shall remain responsible for ensuring compliance with this Policy.

42. POLICY REVIEW AND AMENDMENT

This Policy shall be reviewed by the Board of Directors at least annually or earlier in the event of:

a) Amendments in RBI Directions;

b) Regulatory developments;

c) Material changes in business operations;

d) Audit observations;

e) Directions of the Board.

The Board may amend, modify or replace this Policy from time to time.

43. INTERPRETATION

Any ambiguity arising under this Policy shall be interpreted in accordance with applicable RBI Directions and other laws.

In case of conflict between this Policy and any regulatory instruction issued by RBI, the regulatory instruction shall prevail to the extent of such inconsistency.

44. POLICY APPROVAL

This Gold Loan Policy has been approved by the Board of Directors of Patron Leasing and Finance Private Limited and shall remain in force until modified, amended or superseded by the Board.

For and on behalf of PATRON LEASING AND FINANCE PRIVATE LIMITED

Date: 01.01.2026

Place: Jaipur

DECLARATION OF OWNERSHIP OF GOLD COLLATERAL

(To be obtained from every borrower)

Date: ___________

To,
PATRON LEASING AND FINANCE PRIVATE LIMITED

I/We, the undersigned borrower(s), hereby declare and confirm as under:

1. That I/we am/are the absolute and lawful owner(s) of the gold jewellery/ornaments/coins offered as collateral for availing Gold Loan from the Company.
2. The particulars of the collateral offered by me/us are as follows:

Particulars	Details
Loan Application No.	
Name of Borrower	
Description of Articles	
Gross Weight	
Net Weight	
Purity	

3. The ownership of the aforesaid gold collateral was acquired through the following mode:

   □ Purchased by me/us

   □ Inherited from family

   □ Received as Gift

   □ Acquired through Marriage

   □ Other (Specify): ____________________

4. The aforesaid collateral is free from all encumbrances, liens, charges and third-party rights.
5. The collateral has not been stolen, misappropriated, re-pledged or obtained through unlawful means.
6. I/We undertake to indemnify and keep the Company indemnified against all claims, losses and liabilities arising out of any defect in title or ownership.

7. I/We understand that any false declaration may result in recall of the loan and legal action.

Borrower's Signature: ___________________

Name: ___________________

Joint Borrower Signature: ______________

Name: ___________________

ENHANCED OWNERSHIP DECLARATION

(For aggregate pledged gold exceeding 20 grams)

I/We further declare that the aggregate quantity of gold pledged by me/us exceeds twenty grams and the source of ownership is explained below:

Article	Approximate Year of Acquisition	Source	Supporting Documents
	2026		

I/We confirm that the above information is true and complete.

Borrower's Signature: ____________________

Date: ____________

Place: ____________

APPRAISER'S CERTIFICATE

I hereby certify that I have personally examined the gold articles produced by the borrower and have assessed the same using approved methods.

I certify that:

- Gross Weight: __________ grams
- Weight of Stones/Foreign Materials: __________ grams
- Net Eligible Weight: __________ grams
- Purity Assessed: __________ Carats
- Equivalent 22 Carat Weight: __________ grams

I further certify that the above particulars have been recorded by me after exercising due care and skill.

Appraiser's Signature: __________________

Name: __________________

Date: __________

DECLARATION REGARDING END USE OF LOAN

I/We declare that the loan availed from the Company shall not be utilised for:

- Purchase of gold or silver;
- Purchase of financial assets backed by gold;
- Speculative activities;
- Illegal purposes;
- Any activity prohibited under applicable laws.

Borrower's Signature: ___________________

CUSTOMER ACKNOWLEDGEMENT

I/We acknowledge having received and understood:

□ Sanction Letter

□ Key Fact Statement (KFS)

□ Terms and Conditions

□ Details of Interest and Charges

□ Auction and Recovery Terms

□ Grievance Redressal Details

Borrower's Signature: ___________________

Date: ___________

PLEDGE RECEIPT ACKNOWLEDGEMENT

I/We acknowledge receipt of the Pledge Receipt issued by the Company in respect of the pledged collateral.

Borrower's Signature: ___________________

Date: __________

AUTHORISATION FOR RELEASE OF GOLD

I/We hereby authorise Mr./Ms. ___________________ to receive the pledged gold on my/our behalf.

Relationship: ___________________

ID Proof Details: ___________________

This authority is supported by a duly executed notarised Power of Attorney.

Borrower's Signature: ___________________

Authorised Representative Signature: ___________________

<u>CONSENT FOR COMMUNICATION</u>

I/We consent to receiving communications relating to my/our Gold Loan through:

□ SMS

□ E-mail

□ WhatsApp

□ Telephone Call

□ Physical Letter

I/We undertake to promptly notify the Company of any change in contact details.

Borrower's Signature: ___________________

Date: ___________

GOLD LOAN APPLICATION FORM

PATRON LEASING AND FINANCE PRIVATE LIMITED

APPLICATION FOR GOLD LOAN

Application No.: ___________________

Branch: ___________________

Date: ___________________

A. APPLICANT DETAILS

1. Name of Applicant: _____________________________________
2. Father's/Spouse's Name: _______________________________
3. Date of Birth: ____
4. Gender:
   □ Male □ Female □ Other
5. Marital Status:
   □ Married □ Unmarried □ Others
6. Occupation:
   □ Salaried
   □ Self Employed
   □ Business
   □ Agriculturist
   □ Homemaker
   □ Retired
   □ Others ___________________
7. Annual Income: Rs. ___________________
8. PAN No.: ______________________________
9. Aadhaar No. (Last 4 Digits): ___________
10. Mobile No.: ___________________________
11. E-mail ID: ____________________________
12. CKYC No.: _____________________________

B. RESIDENTIAL ADDRESS

PIN Code: ___________________

State: ______________________

Period of Stay: ______________ Years

C. OFFICE/BUSINESS ADDRESS (IF APPLICABLE)

PIN Code: ___________________

D. PURPOSE OF LOAN

□ Working Capital

□ Business Expansion

□ Agriculture

□ Medical Expenses

□ Education

□ Domestic Requirement

□ Emergency Requirement

□ Others _______________________

E. LOAN DETAILS

Loan Product:

□ Bullet Repayment

□ EMI Loan

□ Income Generating Loan

□ Top-up Loan

Loan Amount Requested: Rs. _________________

Tenure Requested: _________________________

Repayment Frequency:

□ Monthly

□ Quarterly

□ Lump Sum

F. PARTICULARS OF GOLD OFFERED

Description of Articles	Quantity	Gross Weight	Net Weight	Purity
	1			

Total Gross Weight: ___________ grams

Total Net Weight: ___________ grams

G. KYC DOCUMENTS SUBMITTED

Identity Proof:

□ Aadhaar

□ Passport

□ Voter ID

□ Driving Licence

□ NREGA Card

□ Others ___________________

Address Proof:

□ Same as Identity Proof

□ Utility Bill

□ Bank Statement

□ Others ___________________

PAN Submitted:

□ Yes □ No

H. CUSTOMER DECLARATION

I/We declare that the information furnished above is true and correct to the best of my/our knowledge and belief.

I/We authorise the Company to verify the particulars furnished by me/us.

I/We agree to abide by the terms and conditions governing the Gold Loan.

Borrower's Signature: ___________________

Joint Borrower's Signature: _____________

Date: ___________________

GOLD APPRAISAL SHEET

PATRON LEASING AND FINANCE PRIVATE LIMITED

Branch: ____________________

Date: ______________________

Loan Account No.: ___________________

Borrower's Name: ____________________

DETAILS OF ARTICLES

Sl. No.	Description	Gross Weight	Stone Weight	Net Weight	Purity	Equivalent 22 Carat Weight
1						
2						
3						

Total Gross Weight: __________ grams

Total Stone Weight: __________ grams

Total Net Weight: __________ grams

Equivalent 22 Carat Weight: ______ grams

VALUATION DETAILS

IBJA Rate (30 Day Average): Rs. __________

Eligible Value: Rs. __________________

Applicable LTV: __________________ %

Eligible Loan Amount: Rs. ___________

Loan Amount Sanctioned: Rs. __________

APPRAISER'S CERTIFICATION

I certify that I have personally examined and appraised the above gold articles using approved methods and the particulars recorded herein are true and correct.

Appraiser's Signature: __________________

Name: _______________________________

Employee/Appraiser Code: _____________

Date: ________________________________

Verified By Branch Official:

Signature: _____________________________

Name: _______________________________

AUCTION NOTICE FORMAT

Ref. No.: ___________________

Date: ______________________

To,

Mr./Ms. ____________________________

Address: ____________________________

Subject: Notice of Proposed Auction of Pledged Gold

Dear Sir/Madam,

This is to inform you that the Gold Loan availed by you under Loan Account No. ___________________ remains overdue despite reminders.

The details are as under:

Loan Account No.: ___________________

Outstanding Amount: Rs. ____________

Date of Default: _____________________

Pledged Gold Details: ________________

You are hereby called upon to pay the entire outstanding dues within ______ days from the date of this notice failing which the Company shall proceed to auction the pledged gold in accordance with the terms of the loan agreement and applicable laws.

The proposed auction particulars are as under:

Date of Auction: ______________________

Venue: ______________________________

Time: _______________________________

Please treat this as a final opportunity to regularise the account and redeem the pledged gold.

For PATRON LEASING AND FINANCE PRIVATE LIMITED

Authorised Signatory

AUCTION PROCEEDINGS REGISTER

PATRON LEASING AND FINANCE PRIVATE LIMITED

Branch: ___________________________

Date of Auction: _________________

Venue of Auction: ________________

Auctioneer Name: ________________

Approval Reference No.: ___________

AUCTION PROCEEDINGS

Sl. No.	Loan A/c No.	Borrower Name	Gold Description	Net Weight (Grams)	Reserve Price (Rs.)	Highest Bid (Rs.)	Successful Bidder Name	Auction Expenses (Rs.)	Outstanding Dues (Rs.)	Surplus/Shortfall (Rs.)	Remarks
1											
2											
3											
4											
5											

AUCTION CERTIFICATION

We hereby certify that:

1. Adequate auction notices were issued to the borrowers in accordance with the Gold Loan Policy.
2. Borrowers were provided reasonable opportunity to regularise the loan accounts before the auction.
3. The reserve prices were fixed based on the approved methodology and prevailing gold valuation norms.
4. The auction was conducted in a transparent and fair manner.

5. The highest bids received have been accepted after verification and approval by the competent authority.
6. Surplus amounts, if any, shall be refunded to the respective borrowers after adjustment of all dues.

Prepared By:

Name: ____________________________

Designation: ______________________

Signature: ________________________

Date: ____________________________

Verified By:

Name: ____________________________

Designation: ______________________

Signature: ________________________

Date: ____________________________

Approved By:

Name: ____________________________

Designation: ______________________

Signature: ________________________

Date: ____________________________

Auctioneer Signature:

Name: ____________________________

Organisation: _____________________

Signature: ________________________

Date: ____________________________

<u>GOLD RELEASE REGISTER</u>

PATRON LEASING AND FINANCE PRIVATE LIMITED

Branch: ____________________________

Sl. No.	Date of Release	Loan A/c No.	Borrower Name	Gold Packet No.	Gold Description	Net Weight (Grams)	Principal Outstanding (Rs.)	Interest Collected (Rs.)	Other Charges (Rs.)	Total Amount Received (Rs.)	Released To	Signature of Recipient	Officer Signature	Remarks
1														
2														
3														
4														
5														

CERTIFICATION

I hereby certify that the pledged gold has been released only after verifying the identity of the claimant and confirming closure of the loan account.

Authorised Officer Signature: ____________________

Name: ____

Date: ____

VAULT ACCESS REGISTER

PATRON LEASING AND FINANCE PRIVATE LIMITED

Branch: ____________________________

Vault/Safe Identification No.: ___________________

Sl. No.	Date	Time In	Time Out	Purpose of Access	Name of Official 1	Signature	Name of Official 2	Signature	Remarks
1									
2									
3									
4									
5									

CERTIFICATION

We certify that the vault/safe was accessed under dual control in accordance with the Gold Loan Policy and that all entries above are true and correct.

Official 1 Signature: ____________________

Official 2 Signature: ____________________

Date: __________________________________

SURPRISE VERIFICATION CERTIFICATE OF PLEDGED GOLD

PATRON LEASING AND FINANCE PRIVATE LIMITED

Branch: ______________________________

Date of Verification: _________________

Time: _________________________________

Conducted By: ________________________

Designation: ___________________________

DETAILS OF VERIFICATION

Sl. No.	Loan A/c No.	Gold Packet No.	Borrower Name	System Status	Physical Status	Variance Observed	Remarks
1				Match / Mismatch	Match / Mismatch		
2				Match / Mismatch	Match / Mismatch		
3				Match / Mismatch	Match / Mismatch		
4				Match / Mismatch	Match / Mismatch		
5				Match / Mismatch	Match / Mismatch		

CERTIFICATION

I/We certify that surprise verification of the pledged gold packets was carried out by physically verifying the packets against system records and branch registers.

□ No discrepancies were observed.

□ Discrepancies as detailed above were observed and immediately reported to the competent authority.

Verified By:

Name: __________________________

Designation: __________________

Signature: ____________________

Date: __________________________

Branch Manager Signature:

GOLD LOAN RENEWAL REGISTER

PATRON LEASING AND FINANCE PRIVATE LIMITED

Branch: ______________________________

Sl. No.	Date	Existing Loan A/c No.	Borrower Name	Outstanding Amount (Rs.)	Revised Gold Value (Rs.)	Applicable LTV	New Loan Amount (Rs.)	Cash Contribution by Borrower (Rs.)	Approved By	Remarks
1										
2										
3										
4										

CERTIFICATION

It is certified that all renewals have been carried out in accordance with the Gold Loan Policy, after reassessment of collateral and compliance with prevailing LTV norms.

Prepared By: _____________________

Verified By: ______________________

Approved By: _____________________