

Sanction letter cum acknowledgement of pledge

# FEDERAL BANK

YOUR PERFECT BANKING PARTNER

Powered By  
 Rupeek

Rupeek Fintech Pvt. Ltd.  
For any queries call 1000 419 0000

Based on your request against the gold ornaments offered as security Federal Bank has sanctioned a gold loan in your name as per the details given below and as per the terms and conditions attached

**Customer Name:**  
VIJAYALAKSHMI  
KHISHNASWAMY

**Phone Number:**  
9846876522

**Loan ID:**  
2338595

**Current Address:**  
NO 6116 TOWER-  
6, PRESTIGE

**Branch Name:**  
BANGALORE/VIDYARANYAPURA

ROYALE  
GARDENS,  
DODDABALLAPUR

**Branch Address:**  
Khata No. 1066/2744/1123, 6th  
Block, HMT Layout,  
Vidyaranyapura, Bangalore,  
Karnataka, BANGALORE,  
Karnataka, 560097

ROAD NEAR  
BMSIT COLLEGE  
AVALAHALLI  
YELAHANKA,  
KARNATAKA,  
580064,  
BENGALURU

**Disbursal Account  
No:**  
028701509296  
ICIC0000287

## Details of Collateral

No	Items	Qty	Gross Wt (g)	Net Wt (g)
1	Bangle	1		
2	Chain	1	30.12	29.52
3	Necklace	1	23.18	23.18
*Weight adjusted for 2%			30.46	28.96

**Scheme Name:**  
Rupeek delight

**Loan Amount:**  
Rs. 2,64,480

**Net Credited Amount:**  
Rs. 2,64,480

\*Net amount disbursed post all applicable charges less deduction

**Loan Date/Tenure:** 27-Jul-2023 (12 Months)

**Due Date:** 27-Jul-2024

**Total Gross Weight:**  
83.76 gms

**Total Net Weight:**  
81.66 gms

## Scheme Details

<b>Interest Rate</b>	1.75% p.m. (21.75% annualised)
<b>Interest Type</b>	Fixed
<b>Penal Interest (upon default in making repayment / breach of other terms and conditions)</b>	4% per annum (Over and above the Interest Rate also mentioned)
<b>Mode of Communication of changes in Interest Rate</b>	Changes in Interest Rate shall be published on <a href="https://www.federalbank.co.in/gold-loans/undertrd">https://www.federalbank.co.in/gold-loans/undertrd</a>

## Details of Charges/Fee Payable

Cost components to be included under the Scheme Details			
Processing Fee	1.5%	Turno Day Charges	As applicable
Pre-closure Charges	1.5%	Appraisal Charges	NA

\*Above values are excluding GST and cess

Any grievances/complaints may be submitted through  
<https://www.federalbank.co.in/grievance-redressal>

## Declaration

I have fully understood the terms of the sanction mentioned above including the interest rate, net gross weight of the securities, loan amount, tenure etc of the loan as attached in the leaflet. I further acknowledge that I had allowed Rupeek Fintech Pvt Ltd to use my information to seek loan(s). I understand that Rupeek Fintech Pvt Ltd is a business correspondent of The Federal Bank Ltd and facilitates in the application/ processing/ disbursal / closure/ release/ collection of loans. I shall abide by the rules applicable for the loan as prescribed by Federal Bank / RBI from time to time including the terms and conditions appended hereto

**Date:**

**Place:**

  
Signature of the Borrower

I hereby confirm having conducted due diligence for the proper identification of borrower, primary processing of loan, appraisal and collection of gold ornaments/items on behalf of the bank.

  
Loan Manager  
Rupeek Fintech Private Limited

## Release Receipt

I acknowledge the receipt of gold ornaments in good condition and in the same form as was handed over to you towards the security of the Loan ID 2338595

**Date:**

**Signature of the Borrower**

Please return this document for release of jewel(s)

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