

Annexure

REQUEST LETTER FROM BORROWER TO MAFIL FOR ALLOWING RESOLUTION PLAN

To
The Manager,
Branch _____
Manappuram Finance Limited.

Date:

Sir,

Sub: Request for allowing moratorium for gold loan under Resolution plan of RBI.
- My pledge account number(s) _____

I understand that Manappuram Finance Ltd (MAFIL) is implementing directions of RBI circular no. DOR.STR.REC.11/21.04.048/2021-22 May 5, 2021 on Resolution of Covid-19 related stress of Individuals by offering a limited window to restructure their loans, which inter alia include allowing moratorium.

As my cash flows are affected by the Covid – 19 induced slowdown, I hereby request you to extend due date of my gold loan/s referred to above from _____ to _____. I confirm that within the extended due date/s these loans will be repaid with interest.

I/we understand that:

- a) Interest as per the MAFIL's gold loan scheme will continue to accrue to my loan account/s during the period of deferment and this would result in the increase in the repayment amount.
- b) If I am not redeeming the pledge within the extended due date, MAFIL has the right to sell the gold ornaments through auction or private sale without further notice to me.
- c) I note that the resolution plan is not applicable to pledges I created after 31/3/2021.

I give my consent to consider this request as an addendum to the principal loan agreement /Gold pledge card.

Yours faithfully,

Signature of the Borrower