



CUSTOMER REGISTRATION FORM
FOR ONLINE GOLD LOAN DISBURSEMENT SERVICES

To
The Branch Manager
Manappuram Finance Ltd (Branch Code:)

Branch Address

FROM

Customer Name (Applicant)	
Applicant's Address	
Customer ID	
Mobile Number	
Email ID	
Bank Account No.	
IFSC Code	
Bank Account Branch	

I wish to register as a user of Online Gold Loan module within the Customer Online Services Portal of Manappuram Finance Limited.

I have read and understood the provisions contained in the "Customer registration form for Online Gold Loan disbursement services document" of "Manappuram Finance Limited Online Gold Loan Portal" and accept them in toto. I agree that all transactions executed over "Manappuram Finance Limited Online Gold Loan Portal" under my Username and Password will be binding on me.

I here by give my consent and specifically confirm that transactions executed over "Manappuram Finance Limited Online Gold Loan Portal" under my Username and Password with proper authentication through OTP sent to my registered mobile number shall be valid, effective and legally enforceable against me though it is not electronically signed by me. For the purpose hereof, a document shall be deemed to be "Electronically Signed" if it has been encrypted/authenticated by using an electronic method or procedure in accordance with the provisions of the Information Technology Act, 2000 or any other manner /method/procedure/technique as is recognised/envisaged as a valid method of encryption/authentication under the provisions of the Information Technology Act,2000.

Customer's Name

Signature

Date

Verified by:

Branch Manager

Signature

Date



CUSTOMER REGISTRATION FORM
FOR ONLINE GOLD LOAN DISBURSEMENT SERVICES

General Information:

1. For availing Online Gold Loan Disbursement Services through Manappuram Finance Limited Online Gold Loan Portal, you should register at the branch where you intend to deposit the gold ornaments.
2. You can access our Online Gold Loan disbursement services only after getting authorisation from Manappuram Finance Limited.
3. We invite you to track your account frequently on the Manappuram Customer Services portal for transacting or for viewing account balances. If you believe that any information relating to your account has any discrepancy, please bring it to the notice of the branch manager immediately by e-mail or letter.
4. All payments with regard to Online Gold Loan Disbursement Services through Manappuram Finance Limited Online Gold Loan Portal will be disbursed to the Bank Account confirmed by you at the time of registration., .
5. At the time of registration, your mobile number will be verified by our branch officials through One Time Password (OTP) at the time of registration, and all subsequent Online gold loan disbursements will be confirmed through OTP sent to your registered mobile number.

Security:

1. Manappuram Finance Limited will make reasonable use of available technology to ensure security and to prevent unauthorised access to any of these services. Manappuram Finance Limited Online Gold Loan Service Portal is VERISIGN certified. It means that the two-way communication is secured with 128-bit SSL encryption technology, which ensures the confidentiality of the data during transmission.
2. You are welcome to access “Manappuram Finance Limited Online Gold Loan Portal” from anywhere at anytime.
3. There is no way to retrieve a password from the system. Therefore if a customer forgets his/her password, he/she can reset the password by using “forgot password” option.

Manappuram Finance’s terms:

1. All requests received from customers are logged for backend fulfilment and are effective from the time they are recorded at the branch.
2. Rules and regulations applicable to normal banking transactions including IMPS (Immediate Payment Service) regulations in India will be applicable for the transactions executed through this portal.
3. Manappuram Finance Limited Online Gold Loan Portal service cannot be claimed as a matter of right. Manappuram Finance Limited may also convert this into a discretionary service anytime with prior intimation to customers.
4. Manappuram Finance Limited reserves the right to modify the services offered or the Terms of Service (Terms & Conditions) of “Manappuram Finance Limited Online Gold Loan Portal”. The changes will be notified to the customers through a notification on the Website.
5. Manappuram Finance Limited will advise from time to time the Internet software such as browsers, which are required for using Manappuram Finance Limited Online Gold Loan Portal. There will be no obligation on the part of Manappuram Finance Limited to support all the versions of these internet software’s. The Customer shall upgrade his software, hardware and the operating systems at his cost from time to time and Manappuram Finance Limited shall be under no obligation to support the software, hardware, operating systems of the customer and the same shall be the sole responsibility of the customer.

6. Manappuram Finance Ltd, at its sole discretion, shall have the liberty of modification/ amendment/ withdrawal of this arrangement with prior intimation to customers.
7. Customers should carry latest pawn ticket at the time of inventory release.
8. In the event of contingencies resulting in Closure/Merger/Shifting of branches, the company shall transfer the inventory kept in the branch to any other office/branch of the company subject to providing due notice in this regards to the customer.
9. It may be noted that where the outstanding loans/pledges have been settled at any point in time, the inventory (against which the pledge was crated) will continue to exist in live status (without any outstanding) for further availment of loan.

Customer's obligations:

1. The customer has an obligation to maintain secrecy in regard to Username and Password registered with Manappuram Finance Limited. Manappuram Finance Limited presupposes that login using valid Username and Password is a valid session initiated by none other than the customer.
2. Transaction executed through a valid session will be construed by Manappuram Finance Limited to have emanated from the registered customer and will be binding on him/her.
3. All online Gold loan disbursements as per Manappuram Finance Limited Online Gold Loan Portal will be processed to the registered Bank account of customer only. In case of any change relating to Bank account details, the same needs to be informed by the customer to the company and needsto be changed within the company records.
4. All online Gold loan disbursements as per Manappuram Finance Limited Online Gold Loan Portal will be processed on taking OTP confirmation that is sent to customer's registered mobile number. Any change in the registered mobile number needs to be informed and captured within the Manappuram Records.
5. The customer will not attempt or permit others to attempt to access "Manappuram Finance Limited Online Gold loan Portal" through any unlawful means.
6. Valid pawn ticket and terms and conditions are sent to the customer's email ID registered with Manappuram Finance limited at the time of creation of User ID and Password. All communications shall be made by Manappuram Finance Limited in the said e mail ID.

Liability of the User:

1. The User alone shall be liable for any loss from unauthorized transactions in his account/sif he has breached the terms or contributed to caused the loss by negligent actions on his part such as :
 - Keeping a written or electronic record of Manappuram Finance Limited Online Gold Loan Portal Password
 - Disclosing or failing to take all reasonable steps to prevent disclosure of Manappuram Finance Limited Online Gold Loan Portal Password to anyone including any minor, companystaff and/or failing to advise the company of such disclosure within reasonable time.
2. Not informing Manappuram Finance Ltd in a reasonable time about unauthorized access to or erroneous transactions in the Manappuram Finance Limited Online Gold Loan Portal Manappuram Finance Limited shall, in no circumstances, be held liable by the Customer if Manappuram Finance Limited Online Gold loan Portal access is not available in the desired manner for reasons including but not limited to natural calamity, flood, fire and other natural disasters of any kind, legal restraints, faults in the telecommunication network or Internet or network failure, power breakdown or UPS breakdown, software or hardware failure and or error or any other reason beyond the reasonable control of the Manappuram Finance Limited. Manappuram Finance Limited shall in no way be liable for any loss or damage that may occur due to hacking of the account by any persons other than the User, which fits in the definitions of a 'Cyber Related Crime' as accepted internationally. Manappuram Finance Limited shall, under no circumstances, be liable for any damages whatsoever whether such damages are

direct, indirect, incidental, consequential and irrespective of whether any claim is based on loss of revenue, investment, production, goodwill, profit, interruption of business or any other loss of any character or nature whatsoever and whether sustained by the User or any other person.

3. The Customer shall indemnify and hold Manappuram Finance Limited harmless against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses whatsoever which Manappuram Finance Limited may at any time incur, sustain, suffer or be put to as a consequence of or by reason of arising out of providing Manappuram Online Gold Loan Portal or by reason of Manappuram Finance Limited in good faith taking or refusing to take or omitting to take action on any instruction given by the Customer.

Do's& Don'ts:

1. The customer should keep his/her User ID and password strictly confidential and should not divulge the same to any other person. Any loss sustained by the customer due to non-compliance of this condition will be at his/her own risk and responsibility and Manappuram Finance Limited will not be liable for the same in any manner.
2. The customer is free to choose a password of his / her own for "Manappuram Finance Limited Online Gold loan Portal" services. As a precaution, a password that is generic in nature, guessable or inferable personal data such as name, address, telephone number, driving license, date of birth etc. is best avoided. Similarly, it is a good practice to commit the password to memory rather than writing it down.
3. It may not be safe to leave the computer unattended during a valid session. This might give access of account information to others. The venue of arbitration shall be in Kerala.

General:

All disputes, differences and/or claims arising out of or touching upon this arrangement, whether during its subsistence or thereafter, shall be settled by arbitration in accordance with the provisions of the Arbitration and Conciliation Act, 1996, or any statutory amendments thereof and shall be referred to the Arbitration of a Sole Arbitrator to be appointed by the Company. The award given by such Sole Arbitrator shall be final and binding on the Borrower and the Company

I have received, read and fully understood the aforesaid terms and conditions and/or have independently had the aforesaid terms and conditions translated accurately in my vernacular language and has completely and fully understood the same to my satisfaction

Above conditions Accepted

Customer's Name

Signature

Date