

MUTUAL CONSENT AGREEMENT

Dated : 14.05.2026

This Mutual Consent Agreement is made at Trivandrum on this 14th day of May 2026, by and between

Chairman M/s OMIGA INTERNATIONAL PVT LTD

CIN : U51909KL2022PTC075501,

PAN : AADCO7771J,

GST : 32AADCO7771JIZ7, 33AADCO7771JIZ5,

having its registered office at **Ram Tower, TC-28/627(6)/83/1083, Sreekandeswaram, Pettah P.O., Thiruvananthapuram - 695024, Kerala, India** , hereinafter referred to as the "**First Party**"

And

Malavika A

Puthukulam, 629802

hereinafter referred to as the "**Second Party**"

WHEREAS:

The Second Party has placed an order with the First Party to purchase **6 units** of 91.6 (22K) gold coins, each weighing 8 grams (totaling 48 grams). The price for the said gold is fixed at **₹14,185** per gram. Including the making charges of **₹33,120/-**, the total amount for 48 grams is **₹714,000**, and the final total, including 3% GST, is fixed at **₹735,420**. The maximum duration for receiving the products under the billing and delivery terms shall be 11 months from today. Thereafter, the agreement shall be renewed if necessary, subject to terms and conditions

Out of the total amount, the Second Party has transferred an amount of **₹340,440** (Rupees Three lakh forty thousand four hundred forty only) to the First Party's bank account as a booking advance. This payment covers the current price of 3 units of 8-gram coins (totaling 24 grams) amounting to **₹340,440**.

The Second Party is entitled to receive the product from the First Party's manufacturing unit, authorized franchises, or office on any day from this date forward, by transferring the remaining balance of **₹394,980** in full to the First Party's bank account.

If for any reason the Second Party is unable to pay the remaining balance and take delivery of the product, the advance amount of **₹340,440** paid by the Second Party shall be returned in the form of 22K gold products (22K gold jewelry/coins). This shall include a profit equivalent to simple interest calculated from the booking date **18-03-2026** until the date of receipt.

Alternatively, the Second Party may choose to receive gold jewelry equivalent to the weight of gold at the rate fixed on the booking date (**₹14,185** per gram), by giving the applicable making charges and GST for the respective designs.

Otherwise, the 24gm coins can be collected in accordance with the aforementioned terms and conditions.

First Party

Second Party

The First Party guarantees that only gold sourced from authorized refineries or legal gold importers is used to manufacture the 8 gm / 916 (22K) gold coins or jewelry under this agreement. However, in unforeseen circumstances, both parties agree that products may be sourced from other reputed manufacturers to ensure availability. The Second Party is entitled to return the products in their possession and receive a refund equivalent to the prevailing gold rate on the date of return, after deducting making charges and wastage (purity loss).

If previously purchased jewelry or coins are returned, they shall be treated as 'Old Gold'. They can be exchanged or encashed based on the prevailing market price of that day, after deducting the legally applicable labor charges and wastage. If the Second Party wishes to exchange Gold & Diamond jewelry for other items, a refund or exchange value shall be provided after a 25% deduction from the value specified in the certificate provided at the time of purchase.

Making charges will vary according to the design of the jewelry. For Antique and Diamond jewelry, the making charges will be above 12.5%. For Gold and Diamond jewelry, the making charge will be above 18%.

This agreement shall automatically become null and void upon the delivery or receipt of the products. The gold weight (in grams) fixed against the amount paid on the day of booking shall remain unchanged until the expiry of the term.

When returning diamond jewelry, the refund will be calculated based on the price of 1 Cent (2 ML) on the date of sale, after a 25% deduction. The price will be calculated in multiples of cents.

First Party

**Chairman M/s OMIGA
INTERNATIONAL PVT LTD**

Second Party

**Malavika A
Puthukulam,629802**

CONSENT LETTER

I, **Mr.Malavika A**, (Puthukulam) have paid an advance amount of **₹340440.00/-** out of the total price of **₹735420.00** for the purchase of the aforementioned 48 grams of 22K gold coins/jewelry. I hereby agree to pay the remaining balance and take delivery of the products within the stipulated time.

I am fully satisfied with the purity and quality of the product. I understand that making charges and wastage will be applicable to the gold I have ordered. I also acknowledge and accept that, in any specific circumstance where I have to sell the product back to the First Party, I will only receive the amount calculated based on the prevailing gold rate of that day, after fully deducting the making charges and wastage.

I fully acknowledge and agree that in any specific circumstance where I have to sell the said product back to the manufacturers (the First Party), I will only be entitled to receive the amount equivalent to the prevailing gold rate on that day, after the full deduction of the making charges and wastage charge,

Signature of the Second Party

Name : Malavika A
REG ID : 8055730947
Date : 18/03/2026