



அடமான கடிதத்துடன் கூடிய நகைக்கடன் பெறும் விண்ணப்பம்
स्वर्ण आभूषणों के एवज में ऋण के लिए आवेदन सह प्रतिज्ञा पत्र

APPLICATION CUM PLEDGE LETTER FOR LOAN AGAINST GOLD ORNAMENTS

பெறுநர், ஸேவா மே, To,

வங்கி மேலாளர் ஶாகா பிராந்தி Branch Manager

இந்தியன் ஓவர்ஸீஸ் வங்கி

இந்தியன் ஓவர்ஸீஸ் ஬ைங்

INDIAN OVERSEAS BANK

கிளை ஶாகா Branch

அன்படையீர், பிய மஹோதய Dear Sir,

நான்/நாங்கள் இதன் வாயிலாக ரூ. _____ (ரூபாய் _____)

மட்டும்) பெறும் வசதி /கடன் பெற விண்ணப்பிக்கிறேன். கீழ்காணும் அட்டவணையில் குறிப்பிட்டுள்ள எனக்கு/ எங்களுக்கு சொந்தமான தங்க நகைகளின் பேரில் வங்கி நகைகடன் பெற விதித்துள்ள நிபந்தனைகளுக்குட்பட்டு நகை கடன் பெற சம்மதிக்கிறேன்.

மே / ஹம் எதிர்வாரா ரூ. (ரூபயே

..... மாது) கா ஋ண / ஸுவி஧ா கே லிஏ ஆவடை கரதா / கரதே ஹை | கூப்யா நிம்னிலி஖ித ஸ்வர்ண ஆभூஷணா கி திலீவரி லே, ஜே கி மேரி / ஹமாரி வாஸ்தவிக ஸப்தி ஹை ஔர் மே / ஹம் ஋ண ஸுவி஧ா கே லிஏ பிரதி஭ூதி கே ரூப மே பிரவி ரக்கனே கே ஹக்கார ஹை | ஹம் உன ஶர்த்தை கா பாலன கரனே கே லிஏ ஸஹமத ஹை | ஜின பர ஬ைக் கே பாஸ பிரவி ரக்கே ஗ை ஆभூஷணா கி ஸுரக்கா பர ஋ண ஸுவி஧ா பிரதான கி ஜாதி ஹை |

I/We hereby apply for a facility/loan of Rs. _____

Rupees _____ only). Please take delivery of the under mentioned gold jewellery, which are my / our bona fide property and I am/we are entitled to pledge as security for the Facility. We agree to abide by the conditions on which the Facility is advanced on the security of Pledged Jewellery with the Bank.

வ.எண் க்ரம ஸ் S.No.	விவரங்கள் விவரண Particulars	கடன் பெறுபவர் பிரதம உதாரக்தா First Borrower	இணை கடன் பெறுபவர் ஸ்யூக்ட் உதாரக்தா Joint Borrower
3.	<p>கடன் பெறுபவர், சேமிப்பு கணக்கு மற்றும் கடன் கணக்கு உள்ளிட்ட இதர கணக்குகள் ஏதாவது வைத்திருக்கும் விவரங்கள்</p> <p>உதாரக்தா ஦्वாரா ஧ாரித ஬ாந்த கீங்க ஖ாதா ஓர் அந்ய ஖ாதோ ஸஹித ஒரு ஖ாதே, யான் கோஇ ஹோ, கா விவரண பிரதான கரே</p> <p>Details of Savings Bank Account and Other Accounts including loan account if any, held by borrower</p>		

கடன் பெறுபவரின் உறுதி மொழி
உதாரக்தா ஦्वारा ஘ोषணा / Declaration by Borrower

4.1.1. KCCJLக்காக: செயல்பாட்டு மூலதன தொடர் நடவடிக்கைகளுக்கான தேவையான செலவினங்களை பூர்த்தி செய்யவும் மற்றும் கிராமத்தில் எனது/ எங்களது பெயரில் அல்லது குத்தகை வி வசாயி என்ற நிலையில் புல எண்கள் உள்ள நஞ்சை/ புஞ்சை நிலத்தில் பயிர் சாகுபடி செய்வதற்காகவும் இந்த வசதி/ கடன் தேவைப்படுகிறது, பயிருக்கான நிதி அளவு ரூ. _____ ஆகும். எனவே பயிர்கான நிதி அளவின் படி அதிக பட்ச வசதி/கடன் அளவு ரூ. _____ (பயிரிடப்பட்ட பரப்பு * பயிருக்கான நிதி அளவு) கேசிஸிஜேல் கே லீ: மेरே / ஹமாரே நாம பர யா கிராயேடார குடுக்க கே ரூப மே. காங்க மே ஸர்வேக்ஷன ஸ்தாந ஸ்தாந எக்ட ஶுஷ்க மூமி / ஆர்ட்டுமூமி மே ஸ்தாந ஗திவி஧ியே ஓர் பாதுகாப்பு கே லீ: கார்ய்சில பூஜி ஓர் வித கா ஸ்தாந ரூ. ஆவஶயக்தா ஓர் கே ஖ர்ச கே பூரா கரன கே லீ: ஸுவி஧ா / திரு கீ ஆவஶயக்தா ஹ. இஸ பிரகார, வித கே பைமான கே அனுசார அதிகதம பாத்ரா ரூபயே கீ ஹ. (கே தீ கீ ஗ீ பாதுகாப்பு கா க்ஷேத்ரபல X பாதுகாப்பு கே லீ: வித கா பைமான)।

For KCCJL: The facility/loan is required to meet the expenses for the working capital requirements of allied activities and cultivation of crop in _____ acres of dry land / wetland in Survey Numbers _____ in _____ village in my / our name or as tenant cultivators and the scale of finance for the crop is Rs. _____ thus, the maximum eligible limit as per scale of finance is Rs. _____ (Area of crop cultivated x Scale of finance for the crop).

4.1.2. AGTAJ/JLSWS/JLSME/JLOTH/JLSWLகளுக்காக:விவசாயம்/உற்பத்தி/சேவை / M SMEகீழ் செய்யப்படும் வணிகம் ஆகியவற்றில் ஏற்படும் முதலீட்டு கடன் மற்றும் அதனுடன் தொடர்புடைய நடவடிக்கைகளுக்கான செலவுகளை அல்லது மொத்த திட்ட செலவு ரூ _____ ஆக உள்ள நோக்கத்திற்கு சொந்த தேவைக்காக வாங்கும் பொருட் செலவை மேற்கொள்ள இந்த வசதி/ கடன் தேவைப்படுகிறது. எனவே

திட்ட செலவின் படி அதிக பட்ச வசதி / கடன் ரூ. _____ (திட்ட செலவில் 85%)

எஜிடிஏஜே / ஜேஎலாஸ்ட்டியூஎஸ் / ஜேஎலாஸ்எமீ / ஜேஎலாஸ்டிடீஏச் / ஜேஎலாஸ்ட்டியூஎல் கே லிஏ: /- கரோட் ரூபாய் கே குல பரியோஜா பரிவ்யய கே குஷி கே தத நிவேஶ திட்ட / சுமாக்கலாபான் அத்வா எமாஸ்எமீ / ஜேஎலாஸ்ட்டியூஎல் கே தத விநிர்மாண/சேவா/விவசாய அத்வா பியோஜா கே ஘ரேலூ ஆவஶ்யகதான் கே லிஏ ஹானே வாலே ஖ர்ச் கோ பூரா கரனே கே லிஏ ஸுவி஧ா/திட்ட அபேக்ஷித /- ரூ. ஹை | (பரியோஜா லாகத கா 85%)

For AGTAJ/JLSWS/JLSME/JLOTH/JLSWL: The facility/loan is required to meet the expenses for investment credit/allied activities under Agriculture or Manufacturing/service/business under MSME or for domestic needs for the purpose with total project outlay of Rs. _____ /- and thus maximum eligible facility/loan amount as per project cost is Rs. _____ /- (85% of project cost).

4.1.3. JLSME நகைக்கு ஸ்டான்: (பண கடன்): ரூ. _____ திட்ட வருவாய் தரக்கூடிய _____ வணிக நடவடிக்கையை நடத்துவதற்கான

வணிக தேவைகளை பூர்த்தி செய்ய இந்த வசதி / கடன் தேவைப்படுகிறது (திட்ட வருவாயில் 20%)

ஆமூஸனான் கே ஏவஜ மே ஜேஎலாஸ்எமீ (நகட திட்ட): கரோட் ரூபாய் (அடிக்கம் பாத்தா - பரியோஜா காரோார கா 20%) கே பரியோஜா காரோார வாலே கே வாணிஜிக கார்யக்காலப் கோ சலானே கே லிஏ விவசாயிக ஆவஶ்யகதான் கோ பூரா கரனே ஹெது ஸுவி஧ா / திட்ட கீ ஆவஶ்யகதா ஹை |

JLSME (Cash Credit) against Jewellery: The facility/loan is required to meet the business needs for running a commercial activity of _____ with project turnover of Rs. _____ (Maximum limit - 20% of project turnover).

4.1.4. JL (அலுவலர்): _____ நோக்கத்திற்கான வீட்டு தேவை செலவுகளை பூர்த்தி செய்ய இந்த வசதி/கடன் தேவைப்படுகிறது

ஜேல (ஸ்டாஃப்): உடேஶ்ய ஹெது ஘ரேலூ ஜர்லர்தான் கோ ஖ர்ச் கோ பூரா கரனே கே லிஏ ஸுவி஧ா / திட்ட கீ ஆவஶ்யகதா ஹை |

JL(Staff): The facility/loan is required to meet the expenses for domestic needs for the purpose.

4.1.5. Suvidha கடன் திட்டம்: தனி நபர் வீட்டுக்கடனை பெறுவதற்கான செலவுகள்/முன்பணம் அளிக்க இந்த வசதி/கடன் தேவைப்படுகின்றது ஸுவி஧ா திட்ட யோஜா: விக்கியோ ஦்வாரா லிஏ ஗ா ஆவாஸ திட்ட ஹெது விய/மார்ஜின ராஷி கோ பூரா கரனே கே லிஏ ஸுவி஧ா/திட்ட கீ ஆவஶ்யகதா ஹை |

Suvidha Loan Scheme: The facility/loan is required to meet expenses/margin money for a housing loan availed by individuals.

4.1.6. இந்த வசதி/கடன் எந்த நோக்கத்திற்காக பெறப்பட்டதோ அதற்காக மட்டும் பயன் படுத்தப்படவேண்டும். வேறு ஊக நோக்கத்திற்கு பயன்படுத்தகூடாது ஸுவி஧ா/திட்ட கா உபயோக கேவல ஬்தா ஗ா உடேஶ்ய கே லிஏ கியா ஜா எா, கிஸி ஸ்டேஷாஜி கே உடேஶ்ய கே லிஏ நார்ஹி | The facility/loan will be used for the stated purpose only and not for any speculative purpose.

5. അടമാന നൈക പർണ്ണിയ അട്ടവണ്ണൻ (പൊരുന്താതവർ രൈ അടിത്തുവിടവും) പിരവി രഖേ ഗए ആഭൂഷണങ്ങളുടെ സൂചി (ജഹാം കഹിം ഭീ ലാഗു ന ഹോ കാട ദേം)
Schedule of Pledged Jewellery (Strike wherever not applicable)

[કટણ પેર્યુપવર્(કરીના)કેળિયાપ્પમ/મિન્નાનુછુપ્પમ]
ઉધારકર્તા(ઓ) કે હસ્તાક્ષર/ ડિજિટલ રૂપ સે કિએ ગા હસ્તાક્ષર
[Signature/Electronic Signature of the Borrower(s)]

மதிப்பிட்டாளர் சான்றிதழ்
மூல்யாக்க ப்ரமாணப்தி Appraiser Certificate

[மதிப்பீட்டாளரின் கையொப்பம்/
கையொப்பம்]

आभूषण मूल्यांकक के हस्ताक्षर/डिजिटल हस्ताक्षर]
[Signature/Electronic Signature
of Jewel Appraiser]

[கிளை மேலாளரின் எதிர்க்கையொப்பம்/ மின்னனு மின்னனு கையொப்பம்]

[शाखा प्रबन्धक के प्रति हस्ताक्षर/डिजिटल हस्ताक्षर]
[Counter Signature/Electronic
Signature of the Branch Manager]

நாமினி நியமன வசதி நாமாங்கன சூவி஧ா Nomination Facility

7.1. வங்கியின் பாதுகாப்பில் அடமானமாக வைக்கப்பட்ட தங்க நகைகள்/ஆபரணங்கள் எனக்கு / எங்களுக்கு மரணம் ஏற்பட்டால் அனைத்து நிலுவைவத்தொகையையும் நேரடியாக செலுத்தி வங்கியால் பின்வரும் நபர்களுக்கு திருப்பி அளிக்க ரான்/நாங்கள் இதன் மூலம் உறுதி அளிக்கிறோம். இது நான்/நாங்கள் வங்கிக்கு செலுத்த வேண்டிய உரிய மறைமுக பொறுப்புகள், அசல், வட்டி மற்றும் பிற கட்டணங்களை உள்ளடக்கியது.

மீ/ஹம் எடுத்தாரா நிம்நாயித வகுக்கி (வகுக்கியோ) கோ அடிக்குத் தான்/ தீ ஹ் கி மேரி/ஹமாரி மூத்து ஹோ ஜான் பர பைக் கே பாஸ் கிரவி ரக்கே ஗ெ ஸோநே கே கானே/ாமூஷன் ஸம்பூர்ண காயா ராஷி ப்ரத்யக்ஷ அத்வா மூல஧ன, வ்யாஜ ஔர் லாங் அந்ய ஶுல்க ஸஹித அப்ரத்யக்ஷ ஦ேயதான் ஜோ முஜ பர/ஹம் பர பைக் கே ப்ரதி பூரி தர்ஹ காயா ஹை் கே மூகதான் பர, பைக் காரா வாப்ஸ கிடே ஜா ஸக்தே ஹை் |:

I/We hereby authorize the following person(s) to whom the gold jewelry/ornaments pledged and in the custody of the Bank, may be returned by the Bank in the event of my/our death, upon payment of all the outstanding direct or indirect liability/ies that I/we owe to the Bank in full which includes principal, interest and other charges as applicable:

பெயர் நாம் Name	வயது ஆயு Age	பிறந்தநாள் ஜந்தியி Date of Birth	உறவின்முறை ஸ்வார்த்தை Relationship	நிரந்தர முகவரி ஸ்஥ாயி பதா Permanent address	பான்/ஆதார் எண் (விருப்பத்திற் குட்பட்டது) பை/ ஆதார ஸ்வா (வைக்லிப்க) PAN/AADHAAR No. (Optional)

(அங்கீகரிக்கப்பட்ட நபர் மைனர் அல்ல என்பதை உறுதிப்படுத்த வேண்டும்)
(குப்பா ஸுனிஶியத் கரே கே ப்ராடிக்குத் தகுக்கி நாவாலிங் நான் ஹை் கே Please ensure that the authorized person is not a minor)

7.2. நான்/நாங்கள் வங்கிக்கு செலுத்தவேண்டிய அனைத்து நேரடியான/மறைமுக பொறுப்புகளை வங்கிக்கு செலுத்தினால் மட்டுமே அங்கீகரிக்கப்பட்ட நபர்கள் அடகு வைக்கப்பட்ட நகைகளை பெற தகுதியுடையவர் என்பதை வங்கியின் முழு திருப்திக்கு நான்/நாங்கள் உறுதி அளிக்கிறோம்

மீ/ஹம் புதிடி கரதே ஹை் கே அடிக்குத் தகுக்கி ரக்கே ஆமூஷன் கோ ப்ராட் கரனே கா தமி ஹக்கார ஹோ஗ா ஜவ பைக் கீ பூரி ஸ்துப்தி கே ஸாத மேரே/ஹமாரே பைக் கே ப்ரதி காயா ஸமி ப்ரத்யக்ஷ யா அப்ரத்யக்ஷ ஦ெந்தாரியோ கா மூகதான் கர ஦ே஗ா |

I/We confirm that the authorized person shall become entitled to receive the Pledged Jewellery only upon payment of all the outstanding direct or indirect liability that I/we owe to the Bank to the full satisfaction of the Bank.

7.3 நாமினேஷன் மாற்றினலோ ரத்து செய்வதை தவிர்த்து என்னால்/எங்களால் உருவாக்கப்பட்ட எந்தவித சாசனமோ உரிமை மாற்றமோ செய்தாலும் அடகு வைக்கப்பட்ட நகைகளை என்னால் /எங்களால் அங்கீகரிக்கப்பட்ட நபருக்கு திருப்பி அளித்தவுடன் அனைத்து அல்லது எதேனும் கடமைகளிலிருந்து வங்கி விடுவிக்கப்படுகிறதை நான் /நாங்கள் உறுதி அளிக்கிறோம்

मैं/हम पुष्टि करते हैं कि जब तक कि प्राधिकरण मेरे/हमारे द्वारा बदला या रद्द किया जाता है मेरे/हमारे द्वारा किसी भी वसीयतनामा या अन्य स्वभाव के बावजूद बैंक मेरे/हमारे द्वारा अधिकृत किए व्यक्ति को गिरवी रखे गए आभूषणों की वापसी के साथ ही सभी या किसी भी दायित्वों/देनदारियों से पूरी तरह से मुक्त हो जाएगा ।

I/We confirm that Bank shall be absolved of all or any obligations/liabilities and be discharged fully on return of the Pledged Jewellery by me/us to the authorized person, irrespective of any testamentary or other disposition by me/us, unless the authorization is varied or cancelled by me/us.

7.4 அங்கீகரிக்கப்பட்ட நபரின் KYC இணைத்துள்ளோம்

मैं हम प्राधिकृत व्यक्ति का केवाईसी विवरण संलग्न कर रहे हैं ।

I/We have enclosed KYC of authorized person.

[कटनं पेट्रुपवर्ग(कलं)कैयेयाप्पम/मिऩ्ऩानुष्टुप्पम]
[उधारकर्ता(ओं) के हस्ताक्षर/ डिजिटल रूप से किए गए हस्ताक्षर]
[Signature/Electronic Signature of the Borrower(s)]

ନକେ କଟନ୍ ଅଟେକ୍କପଟ୍ଟ ପିନ୍ ତଙ୍କ ନକେଯେ ପେର୍ହୁକିକାଣ୍ଟତର୍କାଣ ଛୁପୁକେ
କ୍ରଣ ବଂଦ ହୋନେ ପର ଶିରବୀ ରଖେ ଗେ ସୋନେ କେ ଆଭ୍ସଣ୍ଣ କୀ ପ୍ରାପ୍ତି କେ ଲିଏ ପାବତି ।

**ACKNOWLEDGEMENT FOR RECEIPT OF GOLD JEWELLERY PLEDGED ON CLOSURE
OF LOAN.**

நகை கடன் எண்: நகை கடன் பெற்றவரின் பெயர்:
ஆழூஷன் திட்ட எண் Jewel Loan Number: உதாரக்தா கா நாம் Borrower's Name:

விண்ணப்பத்தில் வரிசை எண் 5 ல் குறிப்பிடப்பட்ட தங்க ஆபரணங்களை பெற்றுக்கொண்டேன்.

आवेदन के क्रमांक 5 में उल्लिखित सोने के आभूषण प्राप्त हुए।

RECEIVED gold ornaments mentioned herein Serial Number 5 of the application.

அடமான வைக்கப்பட்ட தங்க நகை பட்டியல் மற்றும் நகைகளின் எண்ணிக்கைகள் சரியாகவும் சீராகவும் உள்ளன.

गिरवी रखे गए सोने के आभूषणों की अनुसूची और वस्तुएं पूरी और क्रम में हैं।

Schedule of Gold Jewellery Pledged and the items are complete and in order.

[കടൻ പെരുപ്പവർ(കൾ)കൈഡേയാപ്പമ്/മിൻൻമുള്ളപ്പമ്]
[ഉധാരകർത്താ(ഓ) കേ ഹസ്താക്ഷര/ ഡിജിറ്റൽ രൂപ സേ കിഎ ഗാ ഹസ്താക്ഷര]
[Signature/Electronic Signature of the Borrower(s)]

शाखा के प्रयोग हेतु For Branch Use

गिरवी रखे गए सोने के आभूषणों की वापसी की पुष्टि Confirmation of return of Gold Jewellery Pledged

- i. नकेकलीन एन्नेक्सेक आभूषणों की संख्या Number of Jewel pieces.....
- ii. छट्टु में तत्त्व एटेक्सिरामिल कुल सकल वजन Total Gross Weight (ग्राम gms)
- iii. कணक्कु मुद्रिक्कप्पट्ट नालं बंद करते समय राशि Account Closed on.....
- iv. कटनं बेर्ऱ्वरीटमिरुन्तु नकेक्कटनं अटेट एन्न यिऩा
बेर्ऱ्वुक्केकाल्लाप्पट्टतु
प्राप्त की गई उधारकर्ता की आभूषण ऋण कार्ड संख्या..... की प्रति ।
Borrower's copy of Jewel Loan Card bearing the number..... received.

[वंकियाल अंकीकरिक्कप्पट्ट अल्वलरीन केयेप्पम/मिऩ्नानु केयेप्पम]
[बैंक के प्राधिकृत अधिकारी के हस्ताक्षर/इलेक्ट्रॉनिक हस्ताक्षर]
[Signature/Electronic Signature of the Authorized Official of the Bank]

CREDIT SANCTION ADVICE

(Any alteration in the sanction letter requires authentication)

Date: _____

To,

Mr./Ms./M/s _____

Dear Sir/Madam,

We refer to your loan application with reference ID _____ dated _____ and take pleasure in advising that the Competent Authority of the Bank has sanctioned and credited to your loan account the AGTAJ/KCCJL/JLSWS/JLSME/JLOTH/JLSWL/any other scheme _____ loan of Rs. _____ / (Rupees: _____) at _____ % interest per annum adhering to scale of finance/personal consumption needs/manufacturing/services/working capital for business, repayable in terms of the repayment schedule against the Pledged Jewellery subject to compliance of the terms and conditions.

Schedule of Pledged Jewellery

S. No	Description of gold jewellery	No. of Items	Gross weight (in grams)	Net weight (in grams)	Fineness (in carats)	Market Rate (in Rs.)	Market Value (in Rs.)	Advance Rate (in Rs.)	Advance Value (in Rs.)	Remarks (Hall mark etc.)

[Signature/Electronic Signature of Manager II Line]

[Signature/Electronic Signature of Branch Head]

Date:

**Terms and Conditions on which Loans/Cash Credit are advanced on the security of Jewels
Pledged with the Bank**

1. Repayment Schedule

a. **Facility/loan Term:** The tenure of the facility/loan will be _____ months.

b. Bullet Payment

The facility/loan together with interest is repayable in one lump-sum at the end of the facility/loan term. Interest shall be payable on the outstanding in the loan account computed on daily balances basis duly compounded and debited to the account at monthly rests on the last working day of every month, in accordance with the accounting practices of the Bank from time to time. The principal facility/loan amount together with interest will be repayable at the end of the facility/loan term.

c. Equated Monthly Instalments

The first due date for repayment of EMIs shall fall <xx/xx/xxx(dd/mm/yyyy)> <Repayment Date> and the subsequent instalments on or before the same date of each succeeding month thereafter, till the entire facility/loan is fully repaid with the interest and other unpaid penalty, costs, charges and expenses.

The tentative breakup between principal and interest for the tenure of the facility/loan shall be as under:

Next Due Date	Frequency of Repayment (Monthly/Quarterly/Half Yearly/Annual)	Principal	Projected Interest	Total Repayment

d. Repayment Tenure of Long term loan for Agriculture and allied activities against security of Gold:-

The facility/loan is repayable within a maximum period of 36 months from the date of sanction in monthly/quarterly /half-yearly/annual instalments or by lump sum payment.

The recovery of interest and instalments will be made from your Savings/Current Account. Please, therefore, note to maintain sufficient balance in your Savings/Current Account without fail.

2. I/We agree to pay interest at the rate of _____ % per annum which is over and above the Repo Linked Lending Rate ("RLLR")/ Marginal Cost of the FundBased Lending Rate (" MCLR")/any other benchmark rate of _____ % per annum with monthly rests. I/We agree that the RLLR/MCLR/any other benchmark rate prevailing on the date of first disbursement, whether partial or full, shall be applicable till the Reserve Bank of India's policy rates are revised. I/We further agree that the above rate of interest may be changed / revised by the Bank without any intimation or notice to me/us.

3. I/We shall declare the purpose of availing the Facility ("Purpose") only and not for any other speculative purpose.

4. I/We agree to repay the Facility with the interest thereon in accordance with the repayment schedule set out in the Application or earlier as and when demanded by the Bank.

5. I/We hereby authorize the Bank to charge penal charges as set out in the Application ("Penal Charges"), in the event of default in payment of any amount(s) due and payable by me/us to the Bank or any irregularity in my/our facility account or non-compliance with any of the terms and conditions contained herein or in relation to the Facility. I/We acknowledge that the Penal Charges is reasonable, commensurate and represents a genuine pre-estimate of the loss incurred by the Bank as a result of the event of default and duration of the default. I/We acknowledge that the Penal Charges has been determined based on a policy approved by the board of directors of the Bank which inter alia takes into account the quantum and period of default. The Penal Charges shall be immediately payable by me/us to the Bank. The Bank's right to claim such Penal Charges shall be without prejudice to the Bank's right to take any other action available to it under the terms of this Application or at law in respect of such default.

6. I/We shall be deemed to have received notice of change in the rate of interest whenever the changes are displayed/notified at/by the Bank/published in newspaper or on the Bank's website/made through entry of interest charged in the passbook/statement of account sent to me/us. Requirement for an individual notice regarding the change of interest is expressly waived by me/us.

7. I/We agree to pay processing fees which will not be refunded even if I/we do not take up the facility, revalidate the sanction or foreclose the Facility.

8. Failure on my/our part to repay the Facility, with interest as per the repayment schedule set out in the Application or earlier as demanded by the Bank, will entitle the Bank to (without prejudice to the Bank's right of suit against me/us) sell the whole or part of the Pledged Jewellery my/our cost and risk, either by public auction or private contract, in order to realize its dues even without any intimation/notice to me/us. In case of deficit after appropriate of the sale proceeds to the loan account, I/we will be personally liable to the Bank for the same and the Bank shall recover the same from me/us.

9. The Pledged Jewellery to the Bank shall be continuing security for all my/our present and future indebtedness and liabilities either solely or jointly with other persons in whatsoever capacity either as borrower or guarantor at any office of the Bank.

10. The borrower shall maintain the margin of% on gold ornaments and in case of fluctuations of price or accrual of interest, the bank may demand repayment to cover the margin by giving one week notice.

11. I/We shall be personally liable for repayment of any expenses/losses incurred by the Bank in connection with the Facility and the Pledged Jewellery herein shall be security for the same.

12. Letters / Notices dispatched by the Bank in my / our address mentioned in the Application or in the revised address if any intimated by me / us to the Bank shall be deemed to have been received by me / us.

13. I/We accept that Pledged Jewellery with the Bank shall be kept at my/our risk in Bank's ordinary safes and the Bank is not liable for any damage to articles by reason of accident. The Bank shall not be liable in case of any damage to the articles pledged hitherto by reason of accident.

14. I/We understand that I am/ we are entitled to delivery of the Pledged Jewellery only on payment in full of principal, interest and costs pertaining to the Facility and any other dues owed to the Bank in whatsoever capacity either as borrower or guarantor at any office of the Bank.

15. The Bank shall be entitled to revalue the Pledged Jewellery at my/our cost at any time and if I/we do not attend the Bank for the purpose of revaluation on notice sent to me/us, the Bank may proceed to do the same in my/our absence.

16. I/We declare that I/we am/are the bona fide owner and in possession of Pledged Jewellery. I/We confirm(s) that my/our title to the Pledged Jewellery deposited/to be deposited by me/us as security is not defective or challenged by any person. I/We undertake and agree to pay all losses, costs, charges, expenses and liabilities resulting from my defective/challenged title over the Pledged Jewellery.

17. If, at any time during the subsistence of this Application, the Bank is of the opinion that the security provided for the Facility has become inadequate to cover the Facility then outstanding, then, on the Bank advising the me/us to that effect, I/we shall procure, provide and furnish to the Bank, to the satisfaction of the Bank such additional security as may be acceptable to the Bank to cover such deficiency.

18. The Pledged Jewellery was appraised and valued by a certified jewel appraiser, the same has been specified under the Application.

19. I/We will abide by the rules and norms of the Kisan Credit Card when the limit is sanctioned as cash credit by the Bank.

20. I/We agree that in case I/we commit default in the payment/repayment of the amount due and payable by me/us pursuant to this Facility, the Bank and the Reserve Bank of India will have an unqualified right to disclose or publish my name as defaulter(s) in such manner and through such medium as the Bank or the Reserve Bank of India in its absolute discretion may think fit, including my photographs.

21. A prepaid letter sent through the post duly addressed to me/us at the address notified by me/us to the Bank and/or an e-mail to the registered email, if any, with an SMS to the email and contact number respectively notified to the Bank by me/us shall be sufficient notice to me/us for any purpose. Such notice shall be deemed to have been given at the time when it would be delivered in due course of post, email, SMS or otherwise. If by reason of my/our absence from the address mentioned herein, any such notice cannot be given, then the same if inserted once as an advertisement in a newspaper circulating in the district where I/we was last known to reside or carry-on business, shall be deemed to have been effectually given and received on the day on which such advertisement appears.

22. In case there is more than one Borrower, each of them shall be bound and liable hereunder jointly and severally with the other or others, and all conditions herein contained shall be performed by each of them, jointly and severally. Any notice served on any one Borrower shall be deemed to be the service of such notice on all other Borrowers and all the Borrowers acknowledge and agree to this.

23. The Bank shall have a lien on the Pledged Jewellery in respect of any other sum of money which I/we may be liable to pay to the Bank either solely or jointly with other persons at any office of the Bank.

24. Notwithstanding anything to the contrary contained herein before or in any agreement or otherwise, it is specifically agreed and acknowledged that the Bank shall always be entitled to have the Bank's right of general lien and set off on the surplus money, if any, remaining out of the sale of the Pledged Jewellery against any of my/our liability to the Bank as borrower or guarantor.

25. I/We agree that in case the Facility is granted under any scheme of the Government, including the Central Government and State Government, I/we shall comply with all the terms and conditions of such scheme as promulgated by the Government from time to time, and in case of failure to do so, the Bank shall have the right to withdraw the benefits available to me/us under such scheme, subject to the terms and conditions of such scheme, such as reduced rate of interest, subsidy etc. and treat the Facility as a normal loan with usual rate of interest.

26. I/We hereby gives specific consent to the Bank and its successors for disclosing / submitting the 'financial information' as defined in Section 3 (13) of the Insolvency and Bankruptcy Code, 2016 (*hereinafter referred to as "Code"*) read with the relevant regulations/ rules framed under the Code, as amended and in force from time to time and as specified there under from time to time, in respect of the credit/ financial facilities availed from the Bank and its successors, from time to time, to any Information Utility (*hereinafter referred to as "IU"*) as defined in Section 3(21) of the Code, in accordance with the relevant regulations framed under the Code, and directions issued by Reserve Bank of India to the banks from time to time and hereby specifically agree to promptly authenticate the 'financial information' submitted by the Bank, as and when requested by the concerned IU.

27. I/We hereby agree and consent to the Bank for the disclosure of all or any such,

- a. information and data relating to me/us;
- b. information or data relating to my/our obligations in any credit facility granted/to be granted, by the Bank and availed by me/us; and
- c. default if any, committed by me/us in discharge of my/our obligations, as the Bank may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau (India) Ltd. ("CIBIL"), and any other agency authorized by the Reserve Bank of India in this regard.

28. I/We further agree and consent that the

- a. CIBIL, and any other agency so authorized may use, process the said information and data disclosed by the Bank in the manner as deemed fit by them; and
- b. CIBIL, and any other agency so authorized may furnish for consideration, the processed information and data or products thereof prepared by them, to banks / financial institutions and other credit grantors or registered users, as may be specified by the Reserve Bank of India in this behalf.

29. I/We hereby agree and authorize the Bank to disclose, from time to time, any information and data relating to me/us (including sensitive personal data or information and any other data the disclosure of which requires consent under the applicable laws), the Facility and/or any defaults to: (a) any group entity of the Bank or any of the directors, employees, agents and representatives of the Bank and its group entities, (b) third parties engaged by the Bank or any of its group entities for marketing of products and services, (c) any rating agency, insurer or insurance broker, or direct or indirect provider of credit protection to the Bank or any group entity of the Bank, (d) any of the service providers or professional advisers of the Bank or any group entity of the Bank, (e) any credit bureau, credit information companies, banks, non banking financial institutions and other financial institutions, (f) any entity to whom the disclosure is required by order of any court or tribunal of competent jurisdiction or any governmental or regulatory authority or similar body, or pursuant to any applicable law, (g) any actual or potential participant, assignee or other transferee in relation to the Bank's rights and/or obligations under any agreement, and (h) the Reserve Bank of India. I/We agree that the above persons may use and process the information and data disclosed by the Bank in the manner in compliance with applicable law, including without limitation the Digital Personal Data Protection Act, 2023.

30. I/We undertake and agree that the Bank will not be required to pay for any loss or damage that may arise on the account of false/incorrect declaration by me, and the Bank may also be at liberty to take appropriate legal action.

31. Notwithstanding anything contained in herein, the Bank at any time reserves the absolute right to cancel the limits (either fully or partially) unconditionally without prior notice (a) in case deterioration of my/our credit worthiness and/ or (b) in case of non-compliance of terms and conditions of the and/ or (c) in case the limits/ part of the limits is not utilized by me/us.

32. I/We agree to bear and pay all present and future stamp, registration and similar taxes or charges which may be payable in connection with the acceptance, delivery, performance or enforcement of the Facility and this Application or any other document executed/entered into in relation to the Facility.

33. I/We expressly agree that all disputes arising out of and/or relating to the Facility or any other relevant document shall be subject to the exclusive jurisdiction of the court/tribunal of the city/place in which the branch of the Bank from where the Facility disbursement has been made is situated and that, accordingly, any legal action, suit or proceedings arising out of or in connection with this Application may be brought in those courts/tribunals of competent jurisdiction, provided that the Bank shall be entitled to pursue the same in any other court of competent jurisdiction at any other place and I/we irrevocably submit to and accept the jurisdiction of those courts/tribunals. This Application shall be governed by and construed in accordance with Indian law.

34. I/We know that the rules of the Bank for the time being relating to the pledge of the Pledged Jewellery shall be binding on me/us.

35. I/We confirm that the nominee, as modified by me/us and notified to the Bank, shall become entitled to receive the Pledged Jewellery only upon payment of all outstanding direct or indirect liability that I/we owe to the Bank to the full satisfaction of the

Bank. I/We confirm that the Bank shall be absolved of all or any obligations/liabilities and be discharged fully on return of the Pledged Jewellery by me/us to the nominee(s), irrespective of any testamentary or other disposition by me/us.

36. I/We will take due care of the secrecy of my password/login & transaction PIN(s) and will not share these details with anybody. The Bank shall not be liable for any unauthorized access to my internet banking page/website of the Bank through the use of my password/ login & transaction PIN and the submission of this Application by me and credit of the Facility amount to my loan account would be sufficient for the Bank to construe that I/we have applied for the Facility online and have been the beneficiary of the said Facility amount sanctioned and credited to my loan account.

37. I/We acknowledge the adequacy of data protection measures adopted by the Bank and shall not raise any objection or claim in relation to process, method, storage or means of authentication in connection with the Facility.

38. Disclosures as per Reserve Bank of India Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances.

Following are the terms and conditions of the Facility, as per the guidelines issued by the Reserve Bank of India, for illustration purposes:

a. **"Dues"** means, the principal/interest/any charges or any amounts agreed between the borrower and the Bank from time to time levied on the Facility which are payable within the period stipulated as per the repayment schedule.

"Overdue" means, the principal/interest/any charges levied on the Facility which are payable but have not been paid within the period stipulated as per the repayment schedule. In other words, any amount due to the Bank in connection with the Facility is "overdue" if it is not paid on the due date fixed by the Bank.

The Principle of FIFO i.e., **"First In, First Out"** accounting method is relevant to arrive at the number of days of overdue for determining the SMA/NPA status. The FIFO principle assumes that the oldest outstanding dues under the Facility need to be cleared first. The FIFO method thus requires that what is due first must be paid by the borrower first.

b. The Bank shall recognize incipient stress in facility accounts, immediately on default¹, by classifying such assets as special mention accounts (SMA) as per the following categories:

¹'Default' means non-payment of debt (as defined under the Insolvency and Bankruptcy Code, 2016) when whole or any part or instalment of the debt has become due and payable and is not paid by the debtor.

SMA Sub-categories	Basis for classification – Principal or interest payment or any other amount wholly or partly overdue
SMA-0	Upto 30 days
SMA-1	More than 30 days and upto 60 days
SMA-2	More than 60 days and upto 90 days

In the case of revolving credit facilities like cash credit/overdraft, the SMA sub-categories will be as follows:

SMA Sub-categories	Basis for classification – Outstanding balance remains continuously in excess of the sanctioned limit or drawing power, whichever is lower, for a period of:
SMA-1	More than 30 days and upto 60 days
SMA-2	More than 60 days and upto 90 days

c. The Bank shall flag a loan account as "overdue" as part of its day-end processes for the due date, irrespective of the time of running such processes. Similarly, classification of loan accounts as SMA/NPA shall be done as part of day-end process for the relevant date and the SMA/NPA classification date shall be the calendar date for which the day-end process is run. In other words, the date of SMA/NPA shall reflect the asset classification status of an account at the day-end of that calendar date. By way of illustration:

Example-1: If due date of a loan account is March 31, 2021, and full dues are not received before the lending institution runs the day-end process for this date, the date of overdue shall be March 31, 2021. If it continues to remain overdue, then this account shall get tagged as SMA-1 upon running day-end process on April 30, 2021, i.e. upon completion of 30 days of being continuously overdue. Accordingly, the date of SMA-1 classification for that account shall be April 30, 2021.

Similarly, if the account continues to remain overdue, it shall get tagged as SMA-2 upon running day-end process on May 30, 2021 and if it continues to remain overdue further, it shall get classified as NPA upon running day-end process on June 29, 2021.

Example-2: If due date of a loan account is September 15, 2021, and full dues are not received before the lending institution

runs the day-end process for this date, the date of overdue shall be September 15, 2021. If it continues to remain overdue, then this account shall get tagged as SMA-1 upon running day-end process on October 15, 2021, i.e., upon completion of 30 days of being continuously overdue. Accordingly, the date of SMA-1 classification for that account shall be October 15, 2021.

Similarly, if the account continues to remain overdue, it shall get tagged as SMA-2 upon running day-end process on November 14, 2021 and if it continues to remain overdue further, it shall get classified as NPA upon running day-end process on December 14, 2021.

- d. When there is a default in repayment by the borrower on the due date(s) mentioned in the repayment schedule mentioned hereto/or servicing of interest, beyond 90 (ninety) days or any other period stipulated by the Bank under the directives of the Reserve Bank of India, all loan/credit accounts shall be categorized as Non-Performing Assets (NPAs) and such categorization entails disqualification of me/us from seeking:
 - i. additional/ad-hoc credit facilities (fund based or non-fund based);
 - ii. waiver of overdue interest charges;
 - iii. waiver of overdue penalty charges
 - iv. softening recovery measures by the Bank, etc.
- e. A loan granted for short duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for 2 (two) crop seasons. A loan granted for long duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for 1 (one) crop season.

“Long duration” crops would be crops with crop season longer than one year and crops, which are not “long duration” crops, would be treated as “short duration” crops. The crop season for each crop, which means the period up to harvesting of the crops raised, would be as determined by the State Level Bankers’ Committee (SLBC) in each State. Depending upon the duration of crops raised by an agriculturist, the above NPA norms would also be made applicable to agricultural term loans availed of by him.

The norms stated above are applicable only to Farm Credit extended to agricultural activities listed in Annex-2 of the Reserve Bank of India Master Circular on Prudential Norms on Income Recognition, Asset Classification and provisioning pertaining to Advances Ref. No. DOR.STR.REC.3/21.04.048/2023-24, dated April 1, 2023 (RBI/2022-23/06), as amended from time to time.

- f. Loan accounts classified as NPAs by the Bank may be upgraded as “standard” asset only if entire arrears of interest and principal are paid by the borrower. In case the borrower has availed more than one credit facility from the Bank, the loan account shall be upgraded from NPA to “standard” asset category only upon repayment of entire arrears of interest and principal pertaining to all the credit facilities. An illustration of the movement of an account to SMA category to NPA category based on delay or non-payment of dues and subsequent upgradation to “standard” category at day-end processes is provided hereto.

Illustration of the application of Principle of “First In, First Out” in appropriation of payments into the facility account:

If in any facility account as on 01.02.2021 there are no overdues and an amount of Rs. X is due for payment towards principal instalment/interest/charges/other amounts, any payment being credited on or after 01.02.2021 in the facility account will be used to pay off the dues outstanding on 01.02.2021. Assuming that nothing is paid/or there is partial payment (Rs Y) of dues during the month of February, the overdue as on 01.03.2021 will be Rs X – Rs Y. Additionally, an amount of Rs. Z becomes due as on 01.03.2021. Now any payment/partial payment into the account on or after 01.03.2021 will be first utilized to pay off the partial due of 01.02.2021 (Rs X – Rs Y). If there is more recovery than the Rs X – Rs Y, then after recovering dues of 01.02.2021, the remaining amount will be treated as recovery towards due of 01.03.2021.

Age of oldest Dues: The age of oldest dues is reckoned in days from the date on which the oldest payment is due and continues to remain unpaid. In the aforesaid illustration, if the dues relating to 01.02.2021 remain unpaid till 01.03.2021, the age of the oldest dues is reckoned as 29 days on 02.03.2021.

Illustration of the movement of an account to SMA category to NPA category based on delay or non-payment of dues and subsequent upgradation to “standard” category at day-end processes:

Due date of Payment	Payment Date	Payment covers	Age of oldest dues in days	SMA/NPA Categorization	SMA since Date /SMA class date	Categorization	NPA Date
01.01.2022	01.01.2022	Entire dues up to 01.01.2022		NIL	NA	NA	NA
01.02.2022	01.02.2022	Partly paid dues of 01.02.2022	1	SMA-0	01.02.2022	NA	NA
01.02.2022	02.02.2022	Partly paid dues of 01.02.2022	2	SMA-0	01.02.2022	NA	NA
01.03.2022		Dues of 01.02.2022 not fully paid. 01.03.2022 is also due at EOD 01.03.2022	29	SMA-0	01.02.2022	NA	NA

		Dues of 01.02.2022 fully paid Due for 01.03.2022 not paid at EOD 01.03.2022	1	SMA-0	01.03.2022	NA	NA
		No payment of full dues of 01.02.2022 & 01.03.2022 at EOD 03.03.2022	31	SMA-1	01.02.2022/ 03.03.2022	NA	NA
		Dues of 01.02.2022 fully paid Due for 01.03.2022 not fully paid at EOD 01.03.2022	1	SMA-0	01.03.2022	NA	NA
01.04.2022		No payment of dues of 01.02.2022, 01.03.2022 & amount due on 01.04.2022 at EOD 01.04.2022	60	SMA-1	01.02.2022/ 02.04.2022	NA	NA
		No payment of dues of 01.02.2022 till 01.04.2022 at EOD 02.04.2022	61	SMA-2	01.02.2022/ 02.04.2022	NA	NA
01.05.2022		No payment of dues of 01.02.2022 till 01.05.2022 at EOD 01.05.2022	90	SMA-2	01.02.2022/ 02.04.2022	NA	NA
		No payment of dues of 01.02.2022 till 01.05.2022 at EOD 02.05.2022	91	NPA	NA	NA	02.05.2022
01.06.2022	01.06.2022	Fully paid dues of 01.02.2022 at EOD 01.06.2022	93	NPA	NA	NPA	02.05.2022
01.07.2022	01.07.2022	Paid entire dues of 01.03.2022 & 01.04.2022 at EOD 01.07.2022	62	NPA	NA	NPA	02.05.2022
01.08.2022	01.08.2022	Paid entire dues of 01.05.2022 & 01.06.2022 at EOD 01.08.2022	32	NPA	NA	NPA	02.05.2022
01.09.2022	01.09.2022	Paid entire dues of 01.07.2022 & 01.08.2022 at EOD 01.09.2022	1	NPA	NA	NPA	02.05.2022
01.10.2022	01.10.2022	Paid entire dues of 01.09.2022 & 01.10.2022	0	Standard Account with No Overdues	NA	NA	STD from 01.10.2022

Borrower(s) Acknowledgement

I/We have gone through the above sanction Terms and Conditions and accept and abide by the same.

[Signature/Electronic Signature of the Borrower(s)]