

1. The loan is granted against the pledge of gold ornaments, subject to valuation and verification.
2. The borrower must provide valid identity and address proof as per KYC norms.
3. The loan tenure and EMI structure will be communicated at the time of loan disbursement.
4. The interest rate applicable on the loan will be determined by the company and is subject to change.
5. The borrower shall pay EMIs on or before the due date every month.
6. Late EMI payments shall attract a penalty of **1% per day** of the overdue amount.
7. If three consecutive EMIs remain unpaid, the pledged gold shall be subject to **auction** as per company policy.
8. The fine amount accrued will be **added to the actual EMI after 30 days** of non-payment.
9. Subsequent penalties will be applicable on the **total outstanding amount (actual EMI + fine EMI)**.
10. Carrying **fake or illegal gold, whether intentionally or unintentionally, is strictly prohibited** and shall lead to legal action.
11. The company does not process EMI payments through **e-mandate or NACH**; the borrower must make payments manually.
12. **Pre-closure charges** apply if the loan is closed before three months, charged at **1.5% of the outstanding loan amount plus GST**.
13. Any part payment will be treated as an **overdue EMI** and will not be adjusted separately.
14. At the time of loan closure, the borrower must **clear all dues, including principal, interest, and penalties**.
15. The pledged gold shall be returned only upon full repayment of the outstanding loan amount.
16. Gold valuation is based on the purity and weight of the ornaments as assessed by the company.
17. The borrower is responsible for verifying the weight and purity assessment before pledging.
18. The company has the right to revise interest rates, penalties, or other charges, subject to 7 days prior intimation.
19. The borrower must keep the company informed of any change in contact details or address.
20. The company shall have the right to retain the pledged gold in case of default beyond the stipulated period.
21. The borrower shall not claim any compensation or damage for loss due to seizure or auction of pledged gold.
22. The company shall not be liable for any depreciation in the value of pledged gold during the loan tenure.
23. Any dispute arising from the loan agreement shall be resolved as per **Indian legal jurisdiction**.
24. The company reserves the right to refuse or recall the loan at its sole discretion.
25. In the event of legal proceedings, the company shall recover legal costs from the borrower.
26. Borrowers are advised to insure their gold for added security, though it is stored safely by the company.
27. The borrower must acknowledge receipt of loan terms before disbursement.
28. EMI payments must be made in company-approved modes (cash, bank transfer, UPI, or other digital payments).
29. Interest on the loan is calculated on monthly flat basis.
30. The company reserves the right to conduct random checks on pledged gold.
31. Borrowers must provide consent for data sharing with credit bureaus as per RBI guidelines.
32. Loan defaulters will be reported to credit bureaus, affecting future borrowing capacity.
33. The pledged gold shall not be melted, reshaped, or tampered with until full repayment.
34. Borrowers cannot demand specific storage conditions for their pledged gold.
35. The company does not guarantee the safety of pledged gold in case of natural disasters.
36. The borrower shall indemnify the company against any claims arising from loan default.
37. Loan renewals shall be at the discretion of the company and subject to repayment history.
38. The borrower acknowledges that gold weight and purity may vary due to environmental factors.
39. The company is not responsible for sentimental or historical value associated with pledged gold.
40. Borrowers shall not hold the company accountable for regulatory changes affecting loan terms.
41. Gold pledged must be free from any existing encumbrances, and borrowers must declare the same.
42. The company reserves the right to modify these terms in compliance with regulatory requirements.
43. Borrowers must comply with any additional RBI or government regulations applicable during the loan tenure.
44. In case of the borrower's demise, legal heirs must settle the loan before claiming the pledged gold.
45. Loan agreements are **non-transferable** and cannot be assigned to third parties.
46. In case of the borrower's demise, **legal heirs must provide valid proof of relationship and identity** to claim the pledged gold.
47. Legal heirs must settle all outstanding dues, including principal, interest, and penalties, before claiming the pledged gold.
48. By availing of the loan, the borrower agrees to abide by these terms and conditions in full.

1. সোণৰ অলংকাৰ জামিন ৰাখি ঋণ প্ৰদান কৰা হয়, ঋণৰ পৰিমাণ বিভিন্ন কাৰকৰ ওপৰত নিৰ্ভৰ কৰে।
2. ঋণ লোৱা জনে KYC নীতি-নিয়ম মতে বৈধ পৰিচয় প্ৰমাণ আৰু ঠিকনা প্ৰমাণ দিব লাগিব।
3. ঋণ প্ৰদানৰ সময়ত ঋণৰ কাৰ্যকাল আৰু EMI ৰ বিষয়ে জনোৱা হ'ব।
4. ঋণৰ ওপৰত প্ৰযোজ্য সুতৰ হাৰ প্ৰতিষ্ঠানে নিৰ্ধাৰণ কৰিব আৰু ইয়াৰ সলনি কৰিব পাৰে।
5. ঋণ লোৱাজনে প্ৰতিমাহে নিৰ্ধাৰিত তাৰিখত বা তাৰ আগতে EMI দিব লাগিব।
6. EMI বাকী পৰিলে দৈনিক ১% জৰিমনা বাকী টকাৰ ওপৰত দিব লাগিব।
7. যদি একেৰাহে তিনিটা EMI পৰিশোধ নকৰাকৈ থাকে তেন্তে কোম্পানীৰ নীতি অনুসৰি সোণটো নিলাম কৰা হ'ব।
8. জমা হোৱা জৰিমনা ধন পৰিশোধ নকৰাৰ ৩০ দিনৰ পিছত প্ৰকৃত EMI ৰ লগত যোগ কৰা হ'ব।
9. পৰৱৰ্তী জৰিমনা মুঠ বাকী টকাৰ (EMI + জৰিমনা) ওপৰত প্ৰযোজ্য হ'ব।
10. ইচ্ছাকৃত বা অইচ্ছাকৃতভাৱে নকল বা অবৈধ সোণ জমা দিলে আইন মতে দণ্ডনীয় হ'ব।
11. ই-মেণ্ডেট (e-mandate) বা NACHৰ দ্বাৰা EMI পৰিশোধ নহয়।
12. তিনিমাহৰ আগতে ঋণ বন্ধ কৰিলে বাকী ঋণৰ ১.৫% + (GST) দিব লাগিব।
13. ঋণ পৰিশোধ হোৱাৰ সময়ত ঋণ লোৱাজনে মূলধন, সুত আৰু জৰিমনা সকলো আদায় দিব লাগিব।
14. ঋণৰ ধন সম্পূৰ্ণৰূপে পৰিশোধ কৰাৰ পিছতহে সোণখিনি ঘূৰাই দিয়া হ'ব।
15. কোম্পানীয়ে সুতৰ হাৰ আৰু জৰিমনাৰ নিয়ম সাল-সলনি কৰিলে ৭ দিনৰ আগত জনাই দিব।
16. সোণৰ মূল্য হ্ৰাস হলে কোম্পানী দায়বদ্ধ নহয়।
17. আইনী প্ৰক্ৰিয়াৰ ক্ষেত্ৰত কোম্পানীয়ে ঋণ লোৱাজনৰ পৰা আইনী খৰচ আদায় কৰিব পাৰিব।
18. সমতল হিচাপত ঋণৰ সুত লোৱা হয়।
19. প্ৰাকৃতিক দুৰ্যোগত ক্ষতি হোৱা সোণৰ দায়িত্ব কোম্পানীৰ নহয়।
20. RBI/চৰকাৰী নতুন নিয়ম মানি চলিব লাগিব।
21. ঋণলোৱা জনৰ মৃত্যু হলে উত্তৰাধিকাৰীয়ে ঋণ পৰিশোধ কৰি সোণ ঘূৰাই ল'ব লাগিব।
22. ঋণ লোৱাজনৰ মৃত্যুৰ ক্ষেত্ৰত আইনী উত্তৰাধিকাৰী সকলে মৃত্যুৰ পৰিচয় প্ৰমাণ দিব লাগিব।
23. ঋণ লোৱাজনে এই চৰ্ত আৰু নিয়মসমূহ সম্পূৰ্ণৰূপে মানি ল'ব লাগিব।

Signature of Borrower

Date