

GOLD LOAN APPLICATION FORM

Please fill all the details in CAPITAL LETTERS and BLACK INK

**Fields are mandatory



FOR OFFICE USE ONLY

Serial No. _____

Branch Name											
Date	DDMMYYYY	Branch Code	Applicant Customer ID.				CKYCR No.				
Gold Loan Account No.											
Cross Sell Emp. ID	Branch Official Emp. ID				Appraiser Code		Customer Status <input type="checkbox"/> Existing <input type="checkbox"/> New				
Cross Sell Emp Name	PREFIX	FIRST	MIDDLE	LAST				NAME			

I. PERSONAL DETAILS

*Applicant Name	PREFIX	FIRST	MIDDLE	LAST				NAME				
*Mother's Name	PREFIX	FIRST	MIDDLE	LAST				NAME				
*Father's Name	PREFIX	FIRST	MIDDLE	LAST				NAME				
*Gender	<input type="checkbox"/> M <input type="checkbox"/> F <input type="checkbox"/> T ^	^Third Gender		*DOB	DDMMYYYY	*Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Others	Specify				
I have UID / Aadhaar No.	<input type="checkbox"/> Yes, { than UID/Aadhaar No. _____ } <input type="checkbox"/> I do not have UID/Aadhaar No.										Applicant / Thumb Impression Signature	

II. *COMMUNICATION ADDRESS

ADDRESS	*Address Line 1	P E R M A N E N T A D D R E S S									
	Address Line 2										
	*District					*City					
	*State					*PIN Code					
*Mobile No +91			Telephone No. (R)	STD CODE	N U M B E R		Telephone No. (O)	STD CODE	N U M B E R		
Email ID (In Capital Letters)											

NOTE: I confirm having checked my mobile no. and understand that all SMS alerts (transaction, one time password will be received on the above mentioned mobile No.

III. OTHER INFORMATION

Type of Industry	<input type="checkbox"/> Cottage <input type="checkbox"/> Village <input type="checkbox"/> Farm <input type="checkbox"/> Artisan <input type="checkbox"/> Others	Specify
Applicant Category	<input type="checkbox"/> General <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> Others	Specify
Religion	<input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Sikh <input type="checkbox"/> Christian <input type="checkbox"/> Others	Specify

IV. PROFILE OF APPLICANT

1. Occupation

a. If Salaried, employed with Proprietorship Partnership Pvt. Ltd. Public Ltd. Public Sector Government Multinational Others

b. If Business (Nature of Business) Services Agent Retailing Agriculture Trading Moneylender Real Estate Manufacturing Broker Others

If Professional (Type of Profession) Doctor CA/CS Lawyer Engineer Architect Consultant Others

c. If Others Housewife Retired Student

d. If Agri Allied/Farmer Landless/Farmer Tenant Farmer Share Cropper

Land holding details NIL Upto 1 acres >1 acres 10 acres >10 acres

2. Education Below SSC Under Graduate Graduate Post Graduate Professional Illiterate

3. Gross Annual Income (INR) NIL Upto 1 Lac >1Lac-10 Lacs >10 Lacs

*Source of Funds Salary Business Income Rent Agriculture Investment Inheritance Pension Funds from Family Members Others

V. PURPOSE OF LOAN (Tick One)

<input type="checkbox"/> Agriculture	<p>Land Details: I/We own /cultivate land to the extent of _____ acres at _____</p> <p>Estimated cost of cultivation/land development cost: ₹ _____ (Rupees _____)</p> <p><input type="checkbox"/> Marginal Farmer <input type="checkbox"/> Small Farmer <input type="checkbox"/> Other Farmer</p> <p>Marginal Farmer means a farmer cultivating (as owner or tenant or share cropper) agricultural land upto 1 hectares (2.5 acres). Small Farmer means a farmer cultivating (as owner or tenant or share cropper) agricultural land of more than 1 hectares and upto 2 hectares (5 acres). Other Farmer means a farmer cultivating (as owner or tenant or share cropper) agricultural land of more than 2 hectares (more than 5 acres).</p>
<input type="checkbox"/> Business Expansion	<p>Please provide business description _____</p> <p>Credit facility(for retail traders only) ₹ in lakhs _____ No. of Employees _____ No. of years in business _____</p> <p>Original investment Amt. in Plant & Machinery/Equipment (₹ in lakhs) _____</p>
<input type="checkbox"/> Repay loans to informal Sector	<p>Name of Lender _____ Rate of Interest of Loan _____ % p.a.</p>
<input type="checkbox"/> Education	<p>Institution Name _____</p> <p>Course Name: <input type="checkbox"/> Management <input type="checkbox"/> Medical <input type="checkbox"/> Engineering <input type="checkbox"/> Architecture <input type="checkbox"/> Law <input type="checkbox"/> Others _____</p>

<input type="checkbox"/> Home Purchase	Name of Builder: _____ Cost of House <input type="checkbox"/> 0-10 Lakhs <input type="checkbox"/> 11-20 Lakhs <input type="checkbox"/> 21-50 Lakhs <input type="checkbox"/> > 50 Lakhs
<input type="checkbox"/> Home Renovation	
<input type="checkbox"/> Medical Expenses	
<input type="checkbox"/> Travel Expenses	

*Signature/Thump Impression of Borrower (s)

Date : _____

DECLARATION OF USE OF FUNDS FOR AGRICULTURE PURPOSE

I furnish the following particulars in regards to the Credit Facility Application form dated _____ pertaining to facility against Gold Ornaments.

I. For agriculture purpose

- Extent of land holding (in Acres) _____ Patta Book No. _____
- Location of Land _____ Survey No. _____
- Purpose of Loan Financing production Investment Others _____

II. For Allied agricultural activity

- Extent of land holdings (in Acres) _____
- No. and value of existing cattle (if any) _____
- Purpose of Loan: Dairy Fishery Piggery Bee Others _____

I hereby represent, declare and confirm that the Gold Loan proceeds would be used by me solely for the purpose of agriculture. I am aware that it is on the faith of this representation; declaration and confirmation that you have agreed to consider my aforesaid application for financial assistance as aforesaid. I hereby declare that the facility amount shall not be used towards purchase of gold, gold bullion, gold jewellery, gold coins, units of gold Exchange Traded Funds (ETF) & units of gold Mutual Funds, etc.

Applicant / Thumb Impression
Signature

NOMINATION

Nomination in respect of Gold Jewellery/Ornaments pledged and in the custody of Bank. I/We _____

Name and address nominate the following persons to whom in the event of my/our death the Gold Jewellery/Ornaments pledged and in the custody of Bank, particulars whereof are given below, may be returned by the Bank upon payment of outstanding amount in full.

Nominee's Name: Mr./Ms. _____
Age : _____ Date of Birth : _____ Relationship with Borrower: _____

Address: _____
PIN Code: _____ Tel. No. (with STD Code) _____ Mobile No. _____

* As the nominee is a minor on this date, I / We appoint (Guardian Detail) _____ (Name & Age) to receive the amount of the deposit on behalf of the nominee in the event of my/our/minor's death during the minority of the nominee.

Mandatory for Minor Nominee

Relation with Nominee : _____
Address (with PIN Code): _____

Name of Witness 1 _____ Name of Witness 2 _____

Signature _____ Signature _____
Address _____ Address _____

I/We confirm that this nomination shall override any other disposition made by me/us, whether testamentary or otherwise and the nominee shall become entitled to the return of the Gold Jewellery/ Ornaments pledged and in the custody of the Bank against payment of all outstanding to the Bank to the exclusion of all other persons. I/We further confirm that on such return the Bank shall stand released & discharged.

*Signature/Thump Impression of Borrower (s)

Place _____ Date _____

DETAILS OF THE FACILITY AND OTHER CHARGES

1. Nature of the financial assistance: Facility against the pledge of gold /gold ornaments.

2. Total amount of the Facility requested for: Not exceeding in aggregate Rs. _____ (the "overall Limit") to be disbursed at any time subject to the terms and conditions as stipulated by AU Small Finance Bank Ltd. from time to time .

3. Interest: _____% per annum (plus applicable taxes or other statutory levies , if any) , or at such other rate as may decided by AU Small Finance Bank Ltd. from time to time, as its sole discretion (the "Applicable Rate").

Interest payment date/s: Interest will be charged upfront / Monthly on predefined date of interest payment.

4. Non-refundable processing or renewal fees / charges: _____% of the Overall Limit mentioned above (or). ₹ 500 (Plus applicable taxes or other statutory levies, if any) , whichever is higher.

Note: The Processing fee is a onetime non-refundable fee, and is collected by AU Small Finance Bank Ltd. for the purpose of appraising the Application for the Facility and the same is independent of the outcome/result of such appraisal.

5. Prepayment Charges: The following charges shall be applicable for the Facility at the rate mentioned below or at such other rate stipulated by AU Small Finance Bank Ltd. from time to time, in addition to applicable taxes or other statutory levies, if any.

(i) Tenure of Facility is **1 Year** : _____% or ₹ _____ - whichever is lower shall be levied on the Facility amount , if the facility is pre-paid within _____months from date of disbursement ;

(ii) Tenure of Facility is **6 Months**: _____% or ₹ _____ - whichever is lower shall be levied on the Facility amount, if the facility is pre-paid within _____months from date of disbursement.

Note : No prepayment charges for facility amount up to ₹ 25000/- with end use agriculture purpose

6. Repayment of the Facility :

Repayment Date: _____ Subject to terms and conditions applicable to the Facility.

Unless otherwise agreed to by AU Small Finance Bank Ltd., the Facility, interest thereon and all other monies in respect thereof shall be repaid/paid within the tenure of the Facility or on demand to AU Small Finance Bank Ltd. The Facility shall be renewed at the request of the Applicant at the sole discretion of AU Small Finance Bank Ltd., subject to non-occurrence of any event of default ,satisfactory conduct of the Account by the Applicant and fulfilment of any other conditions as may be stipulated by AU Small Finance Bank Ltd. from time to time .

7. Default interest: _____% p.a. additional plus applicable taxes or other statutory levies, if any.

Note: Default interest rate shall not be charged for Facility not exceeding an amount of ₹ 25000/- with end use as agricultural purpose.

8. Security/ies offered/proposed to be handed over to AU Small Finance Bank Ltd.: Such assets in the nature of gold/gold ornaments as may be acceptable to AU Small Finance Bank Ltd. and more particularly described under the Inventory cum Appraiser Certificate.

9. Margin of the Security/ies required to be placed with AU Small Finance Bank Ltd.: _____% of the current prices as determined by AU Small Finance Bank Ltd. through its relevant sources.

10. Purpose of the Facility (please tick any one of the below)

Direct agri

Allied Agri

Non Priority

11. Valuation Charges for appraising Gold Ornaments: _____

*Signature/Thump Impression of Borrower (s)

Signature_____

DECLARATION CUM TERMS AND CONDITIONS OF GOLD LOAN

I/We hereby agree to abide by the following terms and conditions:-

1. All particulars/information given in the application form are true and complete and no material information has been suppressed / withheld. I/We acknowledge that AU Small Finance Bank Limited ("the Bank") shall have no liability for any consequences arising out of any erroneous details provided by me/us. I/We authorize the Bank to carry out such credit checks and at such time as it may deem necessary. The Bank may sanction this Loan at its sole discretion.
2. I/We am/are the owner/joint-owners and am/are in possession of certain gold jewellery/ornaments ("Gold Security") over which I/We will create a first and exclusive charge by way of pledge in favour of the Bank by depositing the same with the Bank in a sealed packet to be kept with the Bank during the tenor of the Loan. I/We agree that the Bank shall be entitled to open such sealed packet during the tenor of the Loan and conduct investigation in connection with the quality of Gold Security at my/our cost at any time. It can be done even without his / my (borrowers) presence.
3. I/We confirm(s) that my/our title to the Gold Security deposited/to be deposited by me/us as security is not defective/ challenged by any person in any manner nor is it spurious or of inferior quality as it has been acquired by me/us from genuine gold, is my/our bonafide property and no other person has any claim, lien or charge against it.
4. The valuation of the Gold Security shall be done by an independent assayer appointed by the Bank and the Loan amount shall be determined by the Bank on the basis of the value of the Gold Security as set out in the valuation report supplied by the assayer. Such value shall be subject to the market price of the Gold Security from time to time. The amount of the Loan will be conveyed to me/us by and under a sanction letter. I/We agree to abide by the terms and conditions of the sanction letter.
5. I/We agree that the Bank shall be entitled to conduct investigation, inspection and/or audit of/in connection with the quality, purity, value of Gold security in the manner deemed fit by Bank (collectively, "Audit"), at my/our cost at any time till any dues hereunder remain owed to the Bank by me/us without notice to me/us and without my/our presence, including by opening packets and seals, if any, in which Gold security is kept. The bank may in its absolute discretion, uses services of and rely on the advice of any expert or value or assayer in this regard, and I/we hereby waive any objection I/we may have in that regard. I/We agree that the Bank may at any time require us to procure a guarantee for my/our obligations towards the Bank under the Loan being guaranteed by such guarantor(s) as the Bank may require including without limitation by any value or assayer.
6. The findings of the Bank pursuant to its Audit including any specific findings on the quality, purity or value of the Gold Security would be binding on me/us and I will/we shall not in any manner dispute the same and I/we shall do all such acts, as the Bank may require pursuant to such Audit. I/We recognize and agree that any failure on my/our part to comply with the directions of the Bank and/or if the Gold Security is found by the Bank to be not genuine or of disputed value, quality or purity, it shall amount to an Event of default, entitling the Bank to forthwith recall the Loan along with interest and other Dues thereon and also entitling the Bank to enforce the pledge on the Gold Security.
7. Upon maturity, I/We shall either repay the Loan along with interest, and such other dues as are payable by me/us to the Bank ("Dues") or I/We may, at any time, request a renewal/enhancement of the Loan which the Bank may grant us at its sole and absolute discretion, subject to the continuation of the pledge over the Gold Security in favour of the Bank and provision of such other security and in such form as the Bank may require and such variations in the rate of interest as the Bank may prescribe as per its policies prevailing at the time of such renewal/enhancement.
8. At the time of renewal of the Loan whether during or after the expiry of the tenure of the Loan, I/We may request the Bank to grant the renewal to me/us on a higher/lower loan-to-value ratio or any other term which the Bank may allow at its sole and absolute discretion subject to payment of a such fee as the Bank may prescribe.
9. The interest payable on the Loan shall be charged on actual/reducing basis shall be computed on the basis of a year of three hundred and sixty- five days. Subject to prevailing policy of the Bank with regard to (a) the Loan amount applied by us and sanctioned to us; and/or (b) loan-to-value, I/We may be required by the Bank to pay the interest amount either on front-end basis or monthly basis. The Bank may, at its sole discretion, shall also be entitled to deduct, prior to the disbursement of any funds under the Loan, from the total amount of funds made available to me/us under the Loan, the total amount of interest payable with respect to the Loan, including interest tax (if any).
10. I/We agree that the Loan may be prepaid, in whole or in part, by me/us with the prior written consent of the Bank which written consent, the Bank may grant on such conditions as it may deem fit, including without limitation the payment of prepayment or part payment charges as the case may be, as stipulated by the Bank, which prepayment and/or part payment charges may be applied and collected by the Bank either at the time of maturity or closure or renewal, whichever is earlier. Without prejudice to any other rights that the Bank may have under law, in case of non-payment of any dues, I / We shall be liable to pay additional interest/default interest at such rate as may be prescribed by the Bank on the entire Loan plus the interest due on that date.
11. I/We shall pay all costs, charges and expenses, including stamp duty and legal costs on actual basis and other charges and expenses which may be incurred in preparation of any documents related and/or incidental to the Loan, as also for the enforcement or attempted enforcement of the security created. I/We authorise you to debit / credit my/our account(s) kept with Bank towards any charges / servicing the Gold Loan.
12. I/We hereby authorise Bank to carry out the RTGS / NEFT transaction as per detail mentioned in the application. I/We understand that RTGS / NEFT request is subject to the RBI regulations and guidelines governing the same. I/We further acknowledge that Bank accepts no liability for any consequences arising out of erroneous details provided by me / us.
13. The Gold Security and any other security furnished by me/us to the Bank will be released only upon payment in full of the said Dues by me/us to the Bank. In case the value of Gold Security falls lower than the required margin of the Bank as applicable from time to time, without prejudice to the right to declare an Event of Default under Clause 13 and/or to right to sell the Gold Security and/or exercise any other right or remedies available with the Bank hereunder or under law, I/We shall, within 15 (fifteen) days of a notice from the Bank in this regard, at the Bank's sole discretion, deposit with the Bank, such additional security, as may be required.
14. I / We hereby represent(s) and warrant(s) that:
 - a. I / We declare that I / We am/are citizen(s) of India.
 - b. I / We confirm(s) that my/our title to the gold jewellery/ornaments deposited/to be deposited by me/us as security is not defective/challenged by any person in any manner nor is it spurious or of inferior quality as it has been acquired by me/us from genuine sources, is my/our bonafide property and no other person has any claim, lien or charge against it.
 - c. I / We confirm(s) that the value of the Gold Security as determined by the assayer and set out in the valuation report is acceptable and final and binding on me/us.
 - d. I / We shall utilize the Loan solely for the purpose stated in the application and will not be used for any speculative or anti-social purpose.
 - e. I/We shall perform and is/are bound by all the covenants/conditions set out herein, in the sanction letter and any further conditions as may be prescribed by the Bank.
15. The Bank may, without assigning any reason and upon written notice mailed or delivered to me/us cancel in full or in part the Loan and demand repayment thereof. Upon such notice, the said Dues shall become forthwith due and payable by me/us to the Bank.
16. The following events shall constitute events of default under this Agreement ("Events of Default"), upon the occurrence of which the said Dues shall become immediately due and payable by me/us to the Bank and further enable the Bank to enforce the Gold Security and any other security furnished hereunder and sell the same:
 - a. Failure on my/our part to perform any of its obligations hereunder or under the sanction letter or if any circumstance or event occurs which adversely affects my/our capacity to repay the Loan or any part thereof or perform any of my/our obligations.
 - b. If any of the representations or statements or particulars made by me/us in its application, or herein are found to be false, misleading or incorrect.
 - c. If the Loan is not repaid on the date of maturity.
 - d. In the event of non-servicing of interest by me /us on the due date.
 - e. Upon detection of any systemic fraud in relation to the quality of the gold by the Bank.
 - f. If the value of the said Gold Security falls lower than the required margin of the Bank as applicable from time to time, due to change in market price (whether actual or reasonably anticipated) or any other reason or if there is any deterioration or impairment of any security or any part thereof, which causes the security in the judgment of the Bank to become unsatisfactory in character or value.
 - g. If it is discovered that there is any collusion between the assayer and me/us resulting in a fraudulent and erroneous valuation of the Gold Security or in case the Bank has a reasonable suspicion in this regard.
 - h. If any attachment, distress, execution or other process against me /us or any of the security is enforced or levied upon;
 - i. In the event of death, insolvency, failure in business, commission of an act of bankruptcy of either of us Borrower(s);
 - j. An attempt by me/us, without prior written consent of the Bank, to create any charge, lien, mortgage or any other encumbrance over the security.
17. Upon the occurrence of an Event of Default, the Bank shall be entitled to sell the Gold Security in the open market after giving me/us a notice of 15 business days which I/We agree is a reasonable period for the purposes of Section 176 of the Contract, 1872. The proceeds so realized from the sale of the Gold Security shall be utilized towards the repayment of Dues under the Loan. In the event that the proceeds so realized are insufficient to meet the amount of Dues, the Bank may take such other and further actions as it may deem necessary to realize the balance amount from me/us. In case of more than one borrower, we agree that our liability shall be joint and several.
18. I/We agree that any notice (including notice of sale of Gold Security) be addressed at my/our address mentioned in the application form and may be sent via (a) Register AD; (b) hand delivered; or (c) sent via email to the email address mentioned in the application form; (d), short message service (sms) to my/our mobile phone(s). Such service shall be deemed to have been effected in case of delivery by hand on the date on which it is delivered, in case of delivery by Registered AD, post the expiry of the 4th day of such posting and in the case of email, short message service (sms) or fax on receiving the delivery report of the same. The time required for delivery will be included in the notice period provided in Clause 14 hereinabove and shall not be in addition to the said notice period.
19. In addition to any general lien or similar right to which the Bank as bankers may be entitled by law, the Bank may at any time and without notice to me/us combine or consolidate all or any of the my/our accounts with and liabilities to the Bank and set off or transfer any sum or sums standing to the credit of any one or more of such accounts in or towards satisfaction of any of the my/our liabilities to the Bank on any other account or in any other respect, whether such liabilities be actual or contingent, primary or collateral and several or joint.
20. The Bank shall have the right to stipulate any other and further terms and conditions that it may deem fit at any time prior to or after the grant of the Loan, which shall be binding on me/us. All rights of the Bank stipulated herein shall be in addition to the rights, powers and remedies available to the Bank under law. The Bank reserves the right to retain the photographs and documents submitted with this application and will not return the same to the applicant.
21. All disputes arising out of and/or relating to this including any collateral document shall be subject to the exclusive jurisdiction of the Courts/Tribunals of the city in which the branch of the Bank granting the Loan is situated.
22. I/We understand that the sanction of this Loan is at the discretion of the Bank and upon my executing necessary security and other formalities as required by the Bank. I/We authorise the Bank to conduct such credit checks as it considers necessary in its sole discretion and also authorise the Bank to release such or any other information in its records for the purpose of credit of appraisal / sharing or for any other purpose. I/ We further authorise the Bank to make any enquiries with any other finance company / bank / registered credit bureau regarding my credit history with them and also authorise Bank to provide details of my credit history to any other bank / finance company / registered credit bureau.
23. The Bank shall have the right to make disclosure of : Information relating to me/us to the Credit Information Bureau of India (CIBIL) and/or any other governmental/regulatory/statutory or private agency as required under law from time to time. I / We hereby authorise & give consent to the Bank to disclose, without notice to me, information furnished by me in application form(s) / related documents executed / to be executed in relation to the facilities availed from the Bank, to the Bank's other branches / Subsidiaries / affiliates / Credit bureau / Rating Agencies, Service Providers, banks / financial institution, governmental / regulatory authorities or third parties for KYC information verification, credit risk analysis, or for other related purposes that the Bank may deem fit. I/We waive the privilege of privacy and privity of contract.
24. I/We confirm having received, read and understood the terms and conditions applicable to this Loan and accept hereby without notice the terms and conditions unconditionally and agree that this terms and conditions may be changed by the Bank at any time and will be bound by amended terms and conditions.
25. I/We hereby confirm that the official of the Bank have read and translated accurately the aforesaid terms and conditions in my/our vernacular language and I / We have completely understood the same.
26. The Borrower (where such Borrower is an individual) or the director/ partner/member of such Borrower (where such Borrower is not an individual), is not a director or specified near relation of a director of a banking company (including the Bank) (as specified by the RBI), including director of scheduled cooperative bank, director of subsidiaries/trustees of mutual funds/venture capital funds set up by any banks (including The Bank) or a relative/near (as specified by the RBI) of a senior officer of the Bank (as specified by RBI)
27. The Borrower hereby gives specific consent to the Bank/Lender for disclosing 'submitting the financial information' as defined in Section 3 (13) of the Insolvency and Bankruptcy Code, 2016 ('Code' for brief) 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/ Lender, from time to time, to any 'Information Utility' ('IU' for brief) 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/Lender, as and when requested by the concerned 'IU' .

Name of Borrower(s) _____

Place : _____ Date: _____

*Signature/Thumb Impression of Borrower (s)