

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 | DDMMYY | Branch Code | | | | | | | Applicant Customer ID. | | | | | | | KYCR No. | | | |
| Gold Loan Account No. | | | | | | | Savings 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 | DDMMYY | *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. | | | | | | | | | | Applicant / Thumb Impression Signature | | | | |
| | <input type="checkbox"/> I do not have UID/Aadhaar No. | | | | | | | | | | | | | | | |

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 | | | | Country | | | | | | |
| *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 | | | | |
| 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. | | | | | | | | | | | | | | | | | |
| Email ID (In Capital Letters) | | | | | | | | | | | | | | | | | |

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 | <input type="checkbox"/> Proprietorship | <input type="checkbox"/> Partnership | <input type="checkbox"/> Pvt. Ltd. | <input type="checkbox"/> Public Ltd. | <input type="checkbox"/> Public Sector | <input type="checkbox"/> Government | <input type="checkbox"/> Multinational | <input type="checkbox"/> Others | Specify | | | | | | | | | | |
| b. If Business (Nature of Business) | <input type="checkbox"/> Services Agent | <input type="checkbox"/> Retailing | <input type="checkbox"/> Agriculture | <input type="checkbox"/> Trading | <input type="checkbox"/> Moneylender | <input type="checkbox"/> Real Estate | <input type="checkbox"/> Manufacturing | | | | | | | | | <input type="checkbox"/> Broker | Specify | | |
| If Professional (Type of Profession) | <input type="checkbox"/> Doctor | <input type="checkbox"/> CA/CS | <input type="checkbox"/> Lawyer | <input type="checkbox"/> Engineer | <input type="checkbox"/> Architect | <input type="checkbox"/> Consultant | <input type="checkbox"/> Others | Specify | | | | | | | | | | | |
| c. If Others | <input type="checkbox"/> Housewife | <input type="checkbox"/> Retired | <input type="checkbox"/> Student | | | | | | | | | | | | | | | | |
| d. If Agri Allied/Farmer | <input type="checkbox"/> Landless/Farmer | <input type="checkbox"/> Tenant Farmer | <input type="checkbox"/> Share Cropper | | | | | | | | | | | | | | | | |
| Land holding details | <input type="checkbox"/> NIL | <input type="checkbox"/> Upto 1 acres | <input type="checkbox"/> >1 acres | <input type="checkbox"/> 10 acres | <input type="checkbox"/> >10 acres | | | | | | | | | | | | | | |
| 2. Education | <input type="checkbox"/> Below SSC | <input type="checkbox"/> Under Graduate | <input type="checkbox"/> Graduate | <input type="checkbox"/> Post Graduate | <input type="checkbox"/> Professional | <input type="checkbox"/> Illiterate | | | | | | | | | | | | | |
| 3. Gross Annual Income (INR) | <input type="checkbox"/> NIL | <input type="checkbox"/> Upto 1 Lac | <input type="checkbox"/> >1Lac-10 Lacs | <input type="checkbox"/> >10 Lacs | | | | | | | | | | | | | | | |
| *Source of Funds | <input type="checkbox"/> Salary | <input type="checkbox"/> Business Income | <input type="checkbox"/> Rent | <input type="checkbox"/> Agriculture | <input type="checkbox"/> Investment | <input type="checkbox"/> Inheritance | <input type="checkbox"/> Pension | <input type="checkbox"/> Funds from Family Members | <input type="checkbox"/> Others | Specify | | | | | | | | | |

V. PURPOSE OF LOAN (Tick One)

| | |
|---|---|
| <input type="checkbox"/> Agriculture | Land Details: I/We own /cultivate land to the extent of _____ acres at _____ Estimated cost of cultivation/land development cost: ₹ _____ (Rupees _____) <input type="checkbox"/> Marginal Farmer <input type="checkbox"/> Small Farmer <input type="checkbox"/> Other Farmer 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). |
| <input type="checkbox"/> Business Expansion | Please provide business description _____ Credit facility(for retail traders only) ₹ in lakhs _____ No. of Employees _____ No. of years in business _____ Original investment Amt. in Plant & Machinery/Equipment (₹ in lakhs) _____ |
| <input type="checkbox"/> Repay loans to informal Sector | Name of Lender _____ Rate of Interest of Loan _____ % p.a. |
| <input type="checkbox"/> Education | Institution Name _____ 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 _____ |

| | |
|---|---|
| <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 | |

Date : _____

*Signature/Thumb Impression of Borrower (s)

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 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.

Place _____ Date _____

*Signature/Thumb Impression of Borrower (s)

DETAILS OF THE FACILITY AND OTHER CHARGES

1. Nature of the financial assistance: Term Loan/Overdraft/Revolving Term Loan facility/Credit Facility against the pledge of gold /gold ornaments.
2. Total amount of the Facility requested for: Not exceeding in aggregate Rs. _____ (the "Facility") to be disbursed at any time subject to the terms and conditions as stipulated by AU Small Finance Bank ("AU Bank") from time to time.
3. Interest: ____ % per annum (plus applicable taxes or other statutory levies, if any), or at such other rate as may be decided by AU Bank from time to time, as its sole discretion (the "Applicable Rate "). Repayments: Interest will be charged Monthly or repayment in EMI Mode (Principal + Interest).
4. Non-refundable processing or renewal fees / charges: 1% of the Facility mentioned above (or). 500.00 (plus applicable taxes or other statutory levies, if any). Note: The Processing fee is a onetime non - refundable fee and is collected by AU Bank 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 rates stipulated by AU Bank from time to time, in addition to applicable taxes or other statutory levies, if any.
 - i. Tenure of Facility is 1 Year: 1% 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: 1% 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 Bank, 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 Bank. The Facility shall be renewed at the request of the Applicant at the sole discretion of AU Bank, subject to non - occurrence of any event of default, satisfactory conduct of the loan account(s) by the Applicant and fulfilment of any other conditions as may be stipulated by AU Bank from time to time.
7. Instalment schedule is normally equated monthly instalments (it could be quarterly or Half yearly in case of Tractor loans) subject to the terms & conditions of the repayment instrument for EMI will be presented (as per registered repayment mode) on EMI Due date as specified in the schedule/sanction letter. To overcome operational issues, holidays etc, it is advised to keep sufficient balance in bank accounts 2-3 days prior to due date of EMI, for clearance of EMI on due dates, to avoid penal Interest and other charges and avoid delinquency status.
8. Default interest: 36% 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.
9. 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 Bank and more particularly described under the Inventory cum Appraiser Certificate.
10. Margin of the Security/ies required to be placed with AU Bank: 75% of the current prices as determined by AU Bank through its relevant sources.
11. Purpose of the Facility (please tick any one of the below);

_____ Direct Agri

_____ Allied Agri

_____ Non Priority

DECLARATION CUM TERMS AND CONDITIONS OF GOLD LOAN

"Due Date" means, in respect of the (a) EMI, the respective Repayment Dates; (b) the outstanding dues, on the Repayment Date or on demand or on such dates as may be specified by AU Bank in writing; and (c) the interest on the outstanding dues, the Interest Payment Date.

"EMI" or "Equated Monthly Instalments" means the amount payable by the Borrower to AU Bank comprising of the interest, or as the case may be, the Loan Amount and/or interest, at intervals as communicated to the Borrower "Interest Payment Date" shall mean the dates on which interest will be paid on the Loan as may be specified in the Application Form or as may be intimated by AU Bank

"Repayment Date" means the date on or before which each EMI is to be repaid by the Borrower.

"Loan" means the loan against gold ornaments or jewellery, as the case may be, applied for by the Borrower by submitting the Application Form and granted by the Lender to the Borrower.

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

- 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 ("AU 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.
- These terms and conditions shall be valid and binding for all present and future credit facilities, granted or continued/renewed or that may be granted or continued/renewed and/or all restructuring/ change/addition/enhancement/reduction/ of Facility. I/we further understand that if the Facility is sanctioned by AU Bank, then AU Bank may set a limit against the gold ornaments/gold coins, pledged by me/us, and the aggregate limit can be used by me as per my/our requirement. I/we undertake that I/we shall make written application to the Bank intimating my financial requirement (within the Facility amount). However, the right to disburse any amount within the sanctioned Facility, shall be at the discretion of the Bank.
- 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.
- 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.
- The valuation of the Gold Security shall be done by an independent assayer appointed by AU Bank and the Facility amount shall be determined by AU 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 Facility 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.
- I/We agree that AU 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 AU Bank (collectively, "Audit"), at my /our cost at any time till any dues hereunder remain owed to AU 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. AU 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 AU Bank under the Facility being guaranteed by such guarantor(s) as AU Bank may require including without limitation by any value or assayer.
- The findings of AU 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 AU 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 AU Bank and/or if the Gold Security is found by AU Bank to be not genuine or of disputed value, quality or purity, it shall amount to an Event of Default, entitling AU Bank to forthwith recall the Facility along with interest and other Dues thereon and also entitling AU Bank to enforce the pledge on the Gold Security.
- Upon maturity, I/We shall either repay the Facility 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 Facility which AU Bank may grant us at its sole and absolute discretion, subject to the continuation of the pledge over the Gold Security in favour of AU 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.
- At the time of renewal of the Facility whether during or after the expiry of the tenure of the Facility, 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 AU Bank may allow at its sole and absolute discretion subject to payment of a such fee as AU Bank may prescribe. I/we agree that my loan account number may change at the time of renewal and the Bank may open multiple accounts in my/our names within the aggregate facility sanctioned to me/us and all the terms/conditions here shall be applicable to all such accounts opened/to be opened with AU Bank.
- The interest payable on the Facility 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 AU 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 AU Bank to pay the interest amount either on front-end basis or monthly basis. AU Bank may, at its sole discretion, shall also be entitled to deduct, prior to the disbursement of any funds under the Facility, from the total amount of funds made available to me/us under the Facility, the total amount of interest payable with respect to the Loan, including interest tax (if any). The Borrower shall pay the EMIs/Outstanding Dues to AU Bank on or before the respective due dates (EMI Due Date /Interest Payment Date) as specified to the Applicant. AU Bank may, at any time revise the repayment schedule in its sole and absolute discretion under intimation to the Borrower. Borrower to keep sufficient balance in its bank account to avoid any charges.
- I/We agree that the Facility may be prepaid, in whole or in part, by me/us with the prior written consent of AU Bank which written consent, AU 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 AU Bank, which prepayment and/or part payment charges may be applied and collected by AU Bank either at the time of maturity or closure or renewal, whichever is earlier. Without prejudice to any other rights that AU 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 AU Bank on the entire Facility plus the interest due on that date.
- 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 Facility, 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 AU Bank towards any charges / servicing the Gold Loan.
- I/We hereby authorise AU 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 AU Bank accepts no liability for any consequences arising out of erroneous details provided by me / us.
- The Gold Security and any other security furnished by me/us to AU Bank will be released only upon payment in full of the said Dues by me/us to AU 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 17 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.
- I / We hereby represent(s) and warrant(s) that:
 - I / We declare that I / We am/are citizen(s) of India.
 - 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.
 - 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.
 - I / We shall utilize the Facility solely for the purpose stated in the application and will not be used for any speculative or anti-social purpose.
 - 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 AU Bank.
- AU Bank may, without assigning any reason and upon written notice mailed or delivered to me/us cancel in full or in part the Facility and demand repayment thereof. Upon such notice, the said Dues shall become forthwith due and payable by me/us to the Facility.
- 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 AU Bank and further enable AU Bank to enforce the Gold Security and any other security furnished hereunder and sell the same:
 - 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 Facility or any part thereof or perform any of my/our obligations.
 - 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.
 - If the Facility is not repaid on the date of maturity or if interest/EMI is not paid on due date (EMI Due Date /Interest Payment Date) as communicated to the Applicant.
 - In the event of non-servicing of interest by me /us on the due date (EMI Due Date/Interest Payment Date).
 - Upon detection of any systemic fraud in relation to the quality of the gold by AU Bank.
 - If the value of the said Gold Security falls lower than the required margin of AU 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 AU Bank to become unsatisfactory in character or value.
 - 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 AU Bank has a reasonable suspicion in this regard.
 - If any attachment, distress, execution, or other process against me /us or any of the security is enforced or levied upon.
 - In the event of death, insolvency, failure in business, commission of an act of bankruptcy of either of us Borrower(s);
 - An attempt by me/us, without prior written consent of AU Bank, to create any charge, lien, mortgage, or any other encumbrance over the security.
 - If there is default in repayment of any other loan(s) availed by the borrower/applicant from the Bank or any other financial institution.
- Upon the occurrence of an Event of Default, AU 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 Facility. In the event that the proceeds so realized are insufficient to meet the amount of Dues, AU 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.
- 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) Registered 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, when delivered. The time required for delivery will be included in the notice period provided in hereinabove and shall not be in addition to the said notice period.
- In addition to any general lien or similar right to which AU Bank as bankers may be entitled by law, AU 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 AU 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 AU Bank on any other account or in any other respect, whether such liabilities be actual or contingent, primary or collateral and several or joint.
- AU 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 Facility, which shall be binding on me/us. All rights of AU Bank stipulated herein shall be in addition to the rights, powers and remedies available to AU Bank under law. AU Bank reserves the right to retain the photographs and documents submitted with this application and will not return the same to the applicant.

22. 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 AU Bank granting the Facility is situated.
23. I/We understand that the sanction of this Facility is at the discretion of AU Bank and upon my executing necessary security and other formalities as required by AU Bank. I/We authorise AU Bank to conduct such credit checks as it considers necessary in its sole discretion and also authorise AU 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 AU Bank to make any enquiries with any other finance company / bank / registered credit bureau regarding my credit history with them and also authorise AU Bank to provide details of my credit history to any other bank / finance company / registered credit bureau.
24. AU 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 AU Bank, to AU Bank's other branches / 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 AU Bank may deem fit. I/We waive the privilege of privacy and privity of contract.
25. I/We confirm having received, read and understood the terms and conditions applicable to this Facility and accept hereby without notice the terms and conditions unconditionally and agree that this terms and conditions may be changed by AU Bank at any time and will be bound by amended terms and conditions.
26. I/We hereby confirm that the official of AU Bank have read and translated accurately the aforesaid terms and conditions in my/our vernacular language and I / We have completely understood the same.
27. In the event of death of the Borrower, the nominee or legal heirs may redeem the Gold Security by repaying the entire outstanding dues and by submitting required documents as may be stipulated by AU Bank. AU Bank shall at any time, without any consent of or notice to the Borrower be entitled to securitize, sell, assign, discount or transfer all or any part of AU Bank's right and obligations under the contained herein, to any person(s) and in such manner as AU Bank may decide. The Borrower shall not be entitled to assign or in any manner transfer any rights or obligations contained herein.
28. The Bank shall be entitled to offer renewal of the credit facilities granted herein to the Borrower, if interested and shall record the Borrower's consent over phone for availing the renewed credit facilities. The consent of the Borrower/Borrower's authorized representative shall constitute a legally valid agreement. The terms and conditions contained herein shall also apply to the renewed credit facilities offered over phone to the Borrower. If the facility is utilized/not paid after maturity date by the Borrower, then it shall be treated by AU Bank as deemed renewal.
29. 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)
30. 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'.
31. The Borrower undertakes and acknowledges that it is the responsibility of the Borrower to provide the Bank with the appropriate records/ communication address to determine the relevant location of the recipient of service. In case of any tax or related demand due to failure of the Borrower to provide the correct address, the same will be borne by the Borrower. The Borrower undertakes and acknowledges that it is the responsibility of the Borrower to communicate the GSTIN number of particular states for the purpose of billing. In case of unregistered Borrower, the address as given under Borrower's Details would be considered for the purpose of computation of GST. In case of registered applicants, the address given under Borrower's Details shall be considered as the registered place of business for the purpose of computation of GST. Please note that for the purpose of this agreement, registered applicant would mean a person registered under the GST Act. For the purpose of this clause, the term 'GST' shall include the Central Goods and Services Tax ('CGST'), the State Goods and Services Tax ('SGST'), Integrated Goods and Services Tax ('IGST'), Union Territory Goods and Services Tax ('UTGST') and any other taxes levied under the GST related.

Name of Borrower(s) _____

Place : _____ Date: _____

*Signature/Thump Impression of Borrower (s)