यूनियन बैंक ऑफ इंडिया
भारत सरकार का उपक्रम

Union Bank of India
A Government of India Undertaking

______________________ Branch / ꯁꯥꯈꯥ

Application - Cum - Letter of Pledge for Advance Against Gold Ornaments /
[illegible]

LOAN ACCOUNT NO / ꯂꯣꯟ ꯑꯦꯀꯥꯎꯟꯇ ꯅꯝ																			
CIF / ꯁꯤ.ꯑꯥꯏ.ꯑꯦꯐ																			
BORROWER NAME / ꯂꯧꯊꯣꯛꯂꯤꯕꯒꯤ ꯃꯃꯤꯡ॥																			
MOBILE / ꯃꯣꯕꯥꯏꯜ ꯅꯝ																			
SB/OD/CA ACCOUNT NO/ ꯑꯦꯁ.ꯕꯤ./ꯑꯣ.ꯗꯤ./ꯁꯤ.ꯑꯦ.ꯒꯤ ꯑꯦꯀꯥꯎꯟꯇ ꯅꯝ																			

To / ꯃꯁꯤꯗ,

The Branch Manager / [illegible],

Union Bank of India / [illegible],

______________________Branch / ꯁꯥꯈꯥ

[illegible]

[illegible]

Dear Sir/Madam / [illegible],

I/We hereby request you to grant me / us financial assistance by way of Demand Loan of Rs. ______________________ (hereinafter collectively referred to as "the Loan", which are more fully described in First Schedule hereunder) against pledge of below mentioned Gold Ornaments /Jewellery for the purpose mentioned below. I / We will utilize the loan amount for the below mentioned purpose only. I / We hereby declare & confirm that the below mentioned Gold Ornaments /Jewellery that is being pledged with you are of genuine gold and I am / We are the true and absolute owner/s of the same.

[illegible]

I/ We request you to disburse the loan proceeds by credit to my/our SB/ CA/ OD Account No. .... with your branch.

I/We undertake to execute any other documents as required by the Bank.

[illegible] ....

[illegible]

	Sole / First Borrower / [illegible]	Second Borrower / [illegible]
Name in Full / [illegible]		
Father / Husband Name / [illegible]		
Gender (Male / Female) / [illegible]		
Date of Birth / [illegible]		
Category (SC/ST/BC/Gen) / [illegible]		
Occupation (Salaried / Self Employed / Business / Professional / Agriculturist / others / [illegible]		
Address / [illegible]		

Aadhar No (if available) / ꯑꯥꯙꯥꯔ ꯅꯪ (ꯐꯪꯕ ꯌꯥꯕꯗꯤ)		
PAN No (if available) / ꯄꯦꯟ ꯅꯪ (ꯐꯪꯕ ꯌꯥꯕꯗꯤ)		
Telephone / Mobile No. / ꯇꯦꯂꯤꯐꯣꯟ / ꯃꯣꯕꯥꯏꯜ ꯅꯪ.		
Email ID / ꯏꯃꯦꯜ ꯑꯥꯏ.ꯗꯤ		
Purpose of Loan / ꯂꯣꯅꯒꯤ ꯄꯥꯟꯗꯝ	Allied & ancillary activities / repayment of debt availed from non-institutional lenders / Business purpose / MSME / Personal / Domestic expenses / others / ꯑꯦꯂꯥꯏꯗ & ꯑꯦꯟꯁꯤꯂꯔꯤ ꯑꯦꯛꯇꯤꯕꯤꯇꯤꯁꯤꯡ / ꯅꯟ-ꯏꯟꯁꯇꯤꯇꯨꯁꯅꯦꯜ ꯂꯦꯟꯗꯔꯁꯤꯡꯗꯒꯤ ꯂꯧꯈꯤꯕ ꯂꯣꯟ ꯄꯤꯕ / ꯕꯤꯖꯤꯅꯦꯁ ꯄꯥꯟꯗꯝ / ꯑꯦꯝ.ꯑꯦꯁ.ꯑꯦꯝ.ꯏ./ ꯄꯔꯁꯣꯅꯦꯜ / ꯗꯣꯃꯦꯁꯇꯤꯛ ꯑꯦꯛꯁꯄꯦꯟꯁ / ꯑꯇꯣꯞꯄꯁꯤꯡꯗꯥ꯫
In case of MSME loan Udyami Registration No. / ꯑꯦꯝ.ꯑꯦꯁ.ꯑꯦꯝ.ꯏ.ꯒꯤ ꯂꯣꯅꯒꯤ ꯃꯇꯝꯗꯗꯤ ꯎꯗꯌꯥꯃꯤ ꯔꯦꯖꯤꯁꯇ꯭ꯔꯦꯁꯟ ꯅꯪ.		

Particulars of Agriculture Land holding **(For Agriculture Advances only)#**
ꯑꯦꯒ꯭ꯔꯤꯀꯂꯆꯔ ꯂꯝ ꯍꯣꯜꯗꯤꯡꯒꯤ ꯑꯀꯨꯞꯄ ꯃꯔꯣꯜ **(ꯑꯦꯒ꯭ꯔꯤꯀꯂꯆꯔ ꯑꯦꯗꯚꯥꯟꯁ ꯈꯛꯇꯒꯤ ꯑꯣꯏꯅ)#**

Village / ꯈꯨꯡꯒꯪ	Survey No. / ꯁꯔꯚꯦ ꯅꯪ.	Extent of Land (in acres) / ꯂꯃꯒꯤ ꯄꯥꯛ (ꯑꯦꯀꯔꯗ) .	Details of Crop raised / proposed Development / ꯃꯍꯩ-ꯃꯔꯣꯡ ꯍꯧꯕ/ꯄ꯭ꯔꯄꯣꯖ ꯇꯧꯔꯕ ꯗꯤꯕꯦꯂꯞꯃꯦꯟꯇꯀꯤ ꯑꯀꯨꯞꯄ ꯃꯔꯣꯜ	Total cost of cultivation / development / ꯂꯧꯎ-ꯁꯤꯡꯎ / ꯗꯤꯕꯦꯂꯞꯃꯦꯟꯇꯀꯤ ꯑꯄꯨꯅꯕ ꯃꯃꯜ꯫	Loan Amount Sought (in Rs) / ꯂꯧꯅꯤꯕ ꯂꯣꯅꯒꯤ ꯁꯦꯟꯊꯝ (ꯔꯨꯄꯤ ꯇꯥꯡ ꯗꯒꯤ)

For allied agriculture activities like dairy, poultry, fisheries, purchase of bullocks, Agri infrastructure, Food and Agro etc., furnishing of land particulars are not needed) -
ꯗꯦꯌꯔꯤ, ꯄꯣꯜꯇ꯭ꯔꯤ, ꯐꯤꯁꯔꯤꯖ, ꯁꯟ-ꯅꯔꯣꯏ, ꯑꯦꯒ꯭ꯔꯤꯀꯂꯆꯔ ꯏꯟꯐ꯭ꯔꯥꯁꯠꯔꯛꯆꯔ, ꯐꯨꯗ ꯑꯃꯁꯨꯡ ꯑꯦꯒ꯭ꯔꯣ ꯑꯁꯤꯅꯆꯤꯡꯕ ꯑꯦꯂꯥꯏꯗ ꯑꯦꯒ꯭ꯔꯤꯀꯂꯆꯔꯒꯤ ꯊꯕꯛ ꯊꯧꯑꯣꯡꯁꯤꯡꯗꯥ ꯂꯃꯒꯤ ꯑꯀꯨꯞꯄ ꯃꯔꯣꯜ ꯐꯪꯍꯟꯕꯥ ꯃꯊꯧ ꯇꯥꯗꯦ) -

Note: for loans above Rs.2 lakhs proof of land holding / activity to be submitted
ꯅꯣꯠ: ꯔꯨꯄꯤ ꯇꯥꯡ ꯲ꯒꯤ ꯃꯊꯛꯇꯥ ꯂꯩꯕ ꯂꯣꯅꯁꯤꯡꯗꯥ꯫ ꯄꯤꯁꯤꯜꯂꯒꯗꯕ ꯂꯝ ꯂꯩꯂꯗꯕ / ꯑꯦꯛꯇꯤꯕꯤꯇꯤꯒꯤ ꯄ꯭ꯔꯨꯐ ꯇꯥꯡ ꯲꯫

Details of Gold Ornaments /Jewellery being pledged **(Schedule-A)** /
ꯄꯂꯦꯖ ꯇꯧꯔꯤꯕ ꯁꯅꯥꯒꯤ ꯑꯦꯔꯅꯃꯦꯟꯇꯁꯤꯡ /ꯖꯨꯌꯦꯂꯔꯤꯒꯤ ꯑꯀꯨꯞꯄ ꯃꯔꯣꯜ **(ꯁꯦꯗ꯭ꯌꯨꯜ-ꯑꯦ)**

S. No ꯑꯦꯁ.ꯅꯪ	Description of Articles / ꯑꯥꯔꯇꯤꯀꯜꯁꯤꯡꯒꯤ ꯃꯁꯛ ꯇꯥꯀꯄ	No.of Items/ ꯅꯪ ꯄꯣꯠꯆꯩ-ꯁꯤꯡ	Weight of Articles (in grams)/ ꯑꯥꯔꯇꯤꯀꯜꯁꯤꯡꯒꯤ ꯑꯔꯨꯝꯕ (ꯒ꯭ꯔꯥꯃꯗ)		Quality Touch (22/20 Karat) / ꯃꯒꯨꯟ ꯍꯧꯕꯥ (꯲꯲/꯲꯰ ꯗ ꯀꯦꯔꯦꯠ) ꯳.	Out of SI.No.6, Weight of 22 K conversion (gms)/ ꯑꯦꯁ.ꯑꯥꯏ.ꯅꯪ.꯶ꯗꯒꯤ ꯃꯔꯨꯃꯗ, ꯑꯔꯨꯝꯕ꯫ ꯲꯲ ꯀꯦ ꯀꯟꯚꯔꯁꯟ (ꯖꯤ.ꯑꯦꯝ.ꯑꯦꯁ.) ꯳.	Today's Market Rate per gram gold (Rs)/ ꯉꯁꯤꯒꯤ ꯃꯥꯔꯀꯦꯠ ꯔꯦꯠ ꯒ꯭ꯔꯥꯝ ꯑꯃꯗ ꯁꯅꯥ (ꯔꯨꯄꯤ)	Appraiser's value (Rs) / ꯑꯦꯞꯔꯦꯏꯖꯔꯒꯤ ꯚꯦꯜꯌꯨ (ꯔꯨꯄꯤ)
			Gross / ꯒ꯭ꯔꯣꯁ	Net / ꯅꯦꯠ ꯑꯔꯨꯝꯕ				
1	2	3	4	5	6	7	8	9
	Total / ꯑꯄꯨꯟꯕ							

(Mention particulars viz. touch and valuation of each article separately / Mention particulars viz. touch and valuation of each article separately)
(ꯑꯥꯔꯇꯤꯀꯜ ꯈꯨꯗꯤꯡꯃꯛꯀꯤ ꯇꯆ ꯑꯃꯁꯨꯡ ꯚꯦꯜꯌꯨ ꯄꯔꯤꯡꯒꯤ ꯃꯇꯨꯡꯗ ꯑꯀꯨꯞꯄ ꯃꯔꯣꯜ ꯄꯟꯗꯨꯅꯥ ꯇꯥꯀꯄꯤꯌꯨ / ꯑꯥꯔꯇꯤꯀꯜ ꯈꯨꯗꯤꯡꯃꯛꯀꯤ ꯇꯆ ꯑꯃꯁꯨꯡ ꯚꯦꯜꯌꯨ ꯇꯣꯉꯥꯟꯅꯥ ꯃꯇꯨꯡꯗ ꯇꯥꯀꯄꯤꯌꯨ)

The particulars mentioned in the above application are true and correct to the best of my knowledge.
[illegible]

The description, weight, purity and value of the gold relating to the above mentioned ornaments are in order and I/We concur with the certificate given by the appraiser in this regard.
[illegible]

The stones, studs and other metal used in the ornaments are of no consequence and I/We do not make any claims for reimbursement of their costs, if any of them / all of them are lost.
[illegible]

Date:
[illegible]

Signature / Thumb impression of the Applicant/s /
[illegible]

I certify that I have tested the purity / assayed above listed ornaments as per the testing methods prescribed by the bank and they are made of genuine gold. I further certify that the weight, purity of metal and value of each of the ornaments are as furnished above.
[illegible]

I further certify that the weight of studs / stones / other metals is not considered while arriving at net weight of the ornaments.
[illegible]

Date:
[illegible]

Signature of Appraiser /
[illegible]

1. I/ We hereby acknowledge the terms & conditions of Sanction Letter dated _____________ and I/We undertake to adhere and comply said terms & conditions.
[illegible]

2. I/We agree that the repayment of all monies including principal sums, interest, penal charges, costs, charges and expenses etc., payable under the Loan shall interalia be secured by the pledge of Gold Ornaments /Jewellery (hereinafter referred to "said Securities" which are more fully described in Second Schedule hereunder).
[illegible]

3. On demand, I/We agree to repay the Loan of Rs .... and further I/We agree to pay the interest every month as and when charged / debited to the account. I/We further agree that the Loan sanctioned to me/us is subject to review / renewal on yearly basis.
[illegible]

OR / [illegible]

The Loan is/are for a period of .... Months and I/We agree to repay the total principal Loan amount together with up to date interest in lump sum at the end of loan period.

[illegible]

OR / [illegible]

The Loan is / are for a period of .... Months / Years and I/We agree to repay the Principal Loan amount along with interest charged / debited in .... Monthly / Quarterly / Half-yearly instalments commencing from ....
[Please strike out which are not applicable]

[illegible]

1. I/We agree to repay to the Bank the Loan along with interest on the amount of outstanding from time to time at the rate of,
[illegible]

   i. ___________ % per annum being the applicable Bank's lending rate / 1Yr / 2Yr / 3Yr / 6M / 3M / 1M / Overnight- MCLR rate which is ___________ % per annum at present plus spread of ___________ % per annum with monthly / quarterly / Half Yearly / Annual rests.
   [illegible] ___________ % [illegible] / 1Yr / 2Yr / 3Yr / 6M / 3M / 1M / [illegible]

   ii. ___________ % per annum being EBLR rate (comprising of RBI Repo Rate and Spread) which ___________ % per annum at present plus / minus Premium of % at present compounded monthly / quarterly / half yearly / annually ("Spread" means the rate chargeable to the Borrower by the Bank to cover its costs and shall comprise of operating and capital charge. "Premium" means the rate chargeable to the Borrower by the Bank based on the yearly credit assessment /rating of the Borrower and shall comprises of credit risk premium and strategic premium)
   [Please strike out which are not applicable]
   [illegible]
   [Please strike out which are not applicable] / [illegible]

   iii. (a) at such other rate/s as may be prescribed by the Bank from time to time depending upon the changes in the interest rate of the Bank or the directives of Reserve Bank of India from time to time or the policy of the Bank, such interest to be payable whether actually debited to the account or not, and until so paid shall form part of the loan granted to the Borrower.
   (a) [illegible]

(b) Whenever Revision in the rates is displayed on the Bank's website or notice board of the Bank / Branch or by publication in any newspaper on revision of interest rates or made known through an entry in the statement of account shall be deemed to have notice of revision of interest to me/us.

(c) Provided further that, without prejudice to the Bank's other rights and remedies, the Bank shall also be entitled to charge, in its discretion, penal charges as specified in the sanction letter for each default subject to maximum of 2% p.a. (together with applicable taxes) from the date of such default till regularising or clearing the account/s in full as the case may be.

2. I/We agree that this Letter of Pledge shall operate as continuing security for the ultimate balance or sum remaining unpaid together with interest payable to the Bank and the Loan account shall not be considered to be closed and the security is not to be considered exhausted by reason of the loan account brought to credit balance at any time or from time to time.

3. I/We undertake that the Loan shall be utilized exclusively for the purpose mentioned above and shall not be utilized for any other purpose. In case misutilization of Loan, the Bank may recall the advance along with interest immediately with the interest at the highest lending rate of the Bank as penalty for breach of terms & conditions of sanction.

4. As a security for repayment of outstanding balance of the Loan which you may grant to me/us, I/We hereby pledge the said Securities with the Bank. I/We undertake to repay the amount outstanding in my/our Loan account on demand at any time and in case of failure on my/our part to repay the Loan amount and/or interest as agreed by me/us or on demand, whichever is earlier, the Bank is authorized to dispose off the said Securities in the public/private auction or in any manner as it may deem fit, without prejudice to Bank's right to proceeds to recover the outstanding dues. I /We further agree that the Bank is authorized to adjust the outstanding amount from the sale proceeds thereof and shortfall if any after adjustment of the net sale proceeds shall be repaid by me/us on demand by the Bank.

5. I/We agree that the said Securities shall be continuing security for all my/our present / future indebtedness & liabilities either solely or jointly with other persons at any Branch of the Bank. Bank is entitled to hold the said Securities for any other liability / ies payable by me / us in respect of any advance granted / to be granted herein after or any other monies now due or which at any time be due from me/us to the Bank, whether singly or jointly with another or others.

6. I/We agree that in addition to any general lien or similar right to which the Bank may be entitled by law, Bank may at any time without notice to me/us combine or consolidate all or any of my/our accounts with and liabilities to you 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 my/our liabilities to the Bank on any other account or any other respect whether such liabilities be actual or contingent, primary or collateral and several or joint.

7. I/We hereby state that I /We may not be able to attend the Bank at the time periodical reappraisal of Securities required to be conducted as per the extant guidelines of the Bank. I/We hereby waive / relinquish my / our right to present at the time of such reappraisal of the said Securities at the Bank. I/We hereby undertake and accept the value of the said Securities arrived during the process of re-appraisal as confirmed by the Bank and I/We hereby waive any objections I/We may have in that regard.

8. I/We shall maintain loan to value (LTV) ratio of ____________ % (or such other ratio as stipulated by the Bank from time to time) of appraised value of the said Securities pledged throughout the tenure of loan.

9. The notice of demand will be sufficient if posted to my / our last known address and I/We undertake not to raise any objection to the regularity of the sale of the ornaments by the Bank and will not claim any damage against the Bank on the ground of any irregularity of the sale, even if the demand notice is not received by me/ us.

10. I/We do hereby confirm that in the event of my / our death, the Bank shall be absolved of all or any obligations / liabilities and be discharged fully upon return of the pledged gold jewellery / ornaments to the authorized person/s, if any, appointed by me/us, irrespective of any testamentary or other dispositions by me/us.

11. I/We hereby admit that the rules of business relating to this loan have been explained to me / us and I/We have agreed to abide by the same.

12. I/We, understand that as a pre-condition, relating to grant of the loans / advances / other non-fund-based credit facilities to me/us, the Union Bank of India, requires my/our consent for the disclosure by the Bank of, information and data relating to me/us, of the credit facility availed of / to be availed, by me/us, obligations assumed/to be assumed, by me/us, in relation thereto and default, if any, committed by me / us, in discharge thereof.

   i. Accordingly, I/We, hereby agree and give consent for the disclosure by the Union Bank of India, of all or any such;

      a. information and data relating to me/us;

      b. the information or data relating to any credit facility availed of/to be availed, by me/us, and

      c. default, if any, committed by me/us, in discharge of my/our such obligation, as the Union Bank of India, may deem appropriate and necessary, to disclose and furnish to CIBIL and any other agency authorized in this behalf by RBI.

   ii. I/We, declare that the information and data furnished by me/us to the Union Bank of India, are true and correct.

   iii. I/We, undertake that:

      a. the Credit Information Bureau (India) Ltd. 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. the Credit Information Bureau (India) Ltd. 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 in this behalf

13. I/We, do hereby unconditionally and irrevocably agree that in case I/We, commit default in the repayment of the loan or in the repayment of any instalment or interest thereon on due date/s, the Bank will have an unqualified right to disclose or publish my/our name/s with photos as defaulter/s in such manner and through such medium as the Bank in their absolute discretion may think fit.

14. The Borrower hereby agrees that in case of non-compliance of sanction terms & conditions, including default in the repayment of the interest/instalment of the loan/advances, the Bank at its sole discretion may engage the services of any external agency including the Recovery Agent and/or external Auditors and any charges incurred if any shall be recovered from the borrower.

15. In case of any grievance, Borrower may register his/ her grievance through an online grievance portal available on the Bank's website or with the respective Regional Grievance Redressal Officer at the address displayed in the Notice Board of the Branches. Borrower may also send his/her complaint/s to the Principal Nodal Officer of the Bank at the following address:

    The Principal Nodal Officer cum Chief Grievances Redressal Officer,
    Union Bank of India, Customer Care Unit,
    Operations Department, Central Office,
    World Trade Centre, The Arcade, Tower 4,
    Cuffe Parade, Mumbai - 400005.
    Email: cgo@unionbankofindia.bank

16. Borrower acknowledges the receipt of Key Facts Statement from the Bank in the format prescribed by Reserve Bank of India and same may be read as part and parcel of this Agreement.

FIRST SCHEDULE

Nature of Facility/ies	Limit Sanctioned (in Rs)	Rate of Interest	Security Margin stipulated

SECOND SCHEDULE

S. No.	Description of Jewellery / ornament	Number of ornaments	Weight (in grams)	
			Gross	Net
Details of Gold Ornaments /Jewellery being pledged as mentioned in **(Schedule A)**				

Date:

Signature / Thumb impression of the Borrower/s