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Gold Loan / Pledge Agreement

Gems & Jewellery

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This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Draft a gold loan/pledge agreement between a lender and a borrower — loan amount and LTV, the pledged gold (weight/purity/valuation), interest, tenure, and default/auction terms — for lending against gold. Fill in the terms below.

Purpose of this tool & output

Document a loan against gold clearly

How the output is used

Use the draft to document a loan against gold clearly — the pledge, valuation, interest, tenure and default terms — reviewed by a lawyer.

Who receives it

The agreement is between the lender and the borrower who pledges the gold; each keeps a signed copy.

Fees & charges

Stamp duty as applicable to the loan/pledge under your state stamp act.

Who should vet it

A lawyer, to make the pledge, valuation, interest and default remedies enforceable and RBI/NBFC-compliant where applicable.

Important cautions

AI-generated draft; gold lending is RBI-regulated (LTV, valuation, fair auction) - have a lawyer/compliance expert review before use.

Companion documents

- Karigar / Artisan Agreement
- Jewellery Job-Work Agreement
- Jewellery Consignment / Memo Agreement
- Jewellery Supply Agreement
- Jewellery Franchise Agreement
- Jewellery Business NDA

processes vary by state and change over time — confirm with your state authority.