

# Gold Loan Business Setup Guide

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

Get a guide to setting up a gold-loan business — model (NBFC vs other), RBI norms (LTV, valuation, auction), appraisal and security, and operations — to lend against gold compliantly. Describe your plan below.

## Purpose of this tool & output

Start a compliant gold-loan operation

## How the output is used

Use it to start a compliant gold-loan operation — the model, valuation, storage, RBI/NBFC and documentation a gold-loan needs.

## Important cautions

AI-generated guide; gold lending is RBI-regulated - NBFC registration and compliance are essential; consult experts.

## Companion documents

- Gold Purchasing & Sourcing Guide
- Gold Rate & Price Management
- Gold Savings Scheme Guide
- Purity & Refining Guide
- Bullion Trading Guide
- Old Gold Exchange SOP

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.