Terms & Conditions – Gold Loan Calculator

1. The Gold Loan Calculator is provided solely for the purpose of enabling users to obtain an indicative estimate of the eligible loan amount based on the information entered by them.
2. The estimated loan amount displayed by the calculator is indicative only and is provided for informational purposes. It does not constitute a loan offer, sanction, approval, commitment, or guarantee by the Bank.
3. The estimate is based on the indicative gold value adopted by the Bank for the purpose of this calculator and may differ from the value determined at the time of actual loan processing.
4. The actual eligible loan amount shall be determined by the Bank after assessment of the pledged gold, including its purity, weight, quality, and other relevant parameters, in accordance with the Bank's prevailing policies, applicable Loan-to-Value (LTV) norms, and regulatory guidelines.
5. The final loan amount may vary from the estimate generated by the calculator. The Bank shall not be responsible for any difference between the estimated loan amount and the actual loan amount determined at the time of processing.
6. The estimate generated by the calculator is based solely on the information provided by the user. The Bank shall not be liable for any inaccuracies resulting from incomplete, incorrect, or inaccurate information entered by the user.
7. The Bank reserves the right to modify or discontinue the Gold Loan Calculator, revise the indicative gold value, or amend these Terms & Conditions at any time without prior notice.
8. All gold loans are subject to the Bank's prevailing terms and conditions, internal policies, applicable laws, and regulatory guidelines in force from time to time.
9. By using the Gold Loan Calculator, the user acknowledges that they have read, understood, and agreed to these Terms & Conditions.