



TAMIL NADU GOVERNMENT GAZETTE

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Part III—Section 1(a)

General Statutory Rules, Notifications, Orders, Regulations, etc.,
issued by Secretariat Departments.

NOTIFICATIONS BY GOVERNMENT

HOME DEPARTMENT

TAMIL NADU MONEY LENDING ENTITIES (PREVENTION OF COERCIVE ACTIONS) RULES, 2025

[G.O. Ms. No. 581, Home (Police-XIII), 19th November 2025,
கார்த்திகை 3, விசுவாரசு, திருவள்ளூர் ஆண்டு-2056.]

No. SRO A-34(b)/2025.

In exercise of the powers conferred by section 30 of the Tamil Nadu Money Lending Entities (Prevention of Coercive Actions) Act, 2025 (Tamil Nadu Act 40 of 2025), the Governor of Tamil Nadu hereby makes the following rules:-

RULES.

1. Short title.- (1) These rules may be called the Tamil Nadu Money Lending Entities (Prevention of Coercive Actions) Rules, 2025.

(2) These rules shall apply to money lending entities to the extent as provided in Section 2 of the Act.

2. Definitions.- In these rules, unless the context otherwise requires,-

- (1) "Act" means the Tamil Nadu Money Lending Entities (Prevention of Coercive Actions) Act, 2025 (Tamil Nadu Act 40 of 2025);
- (2) "Applicant" means money lending entity applying for the Certificate of Registration in the Portal;
- (3) Form means a Form appended to these rules;
- (4) "Ombudsperson" means the Ombudsperson appointed by the Government under sub-section (1) of section 17 of the Act;
- (5) "Portal" means the online portal notified by the Government under sub-section (2) of section 5 of the Act;
- (6) "Registering Authority" means an authority appointed under section 4 of the Act;
- (7) Words and expressions used herein and not defined but defined in the Act shall have the same meanings as assigned to them in the Act.

3. Application for registration.- (1) Every application for registration of money lending entity shall be made to the Registering Authority having jurisdiction over the place of business of the money lending entity through the Portal in Form I.

- (2) Every Applicant shall be assigned a login credential at the time of filing of his application in the Portal.
- (3) Every Registering Authority shall be provided with a distinct login credential to process the application and maintain records.
- (4) The application shall be made in the Portal through the dedicated login assigned to the Applicant and shall be digitally signed,-
 - (a) by the individual , if the application is made by an individual;
 - (b) by the manager or karnavan of such family, if the application is made on behalf of an undivided Hindu family;
 - (c) by the Director or head of the Company/Firm/Society having control of its principal place of business, if the application is made on behalf of a Company/ Firm/ Society.
- (5) If any Applicant is a Company or Firm or Society, the proof for registration as a Company or Firm or Society, as applicable, shall be submitted along with the application.
- (6) Every application shall be accompanied by a registration fee of Rs.10,000 to be paid online through the Portal itself.
- (7) The fee once paid under this rule shall not under no circumstances be refunded, even if such application is subsequently rejected.

4. Grant of Certificate of Registration.- (1) The Registering Authority after analysing the details furnished by the money lending entity, shall grant or refuse to grant a Certificate of Registration through the Portal within sixty days from the date of submission of application.

Provided that no such application shall be rejected without giving opportunity of being heard to the applicant and for reasons to be recorded.

- (2) The Registering Authority shall seek opinion from Commissioner of Police or Superintendent of Police concerned, Revenue Department, State Crime Records Bureau and if required from any other Departments of the Government before deciding on the application and such opinion shall be furnished by the authorities concerned within three weeks from the date of request of the Registering Authority. If no opinion/reply is received within that period, it shall be construed that there is no objection to the application filed. The whole process shall be completed within sixty days from the date of submission of application.
- (3) The application for registration shall be rejected or the registration shall be cancelled, as the case may be if it is found that any information furnished by the applicant is false or he has suppressed any material information.
- (4) The grant of Certificate of Registration or its rejection or cancellation of registration, as the case may be shall be communicated to the Applicant through his mobile number and e-mail and the same shall reflect in the Portal as well.
- (5) The Certificate of Registration shall be granted in the name of,-
 - (a) the individual, if the application is made by an individual;
 - (b) the manager or karnavan of family, if the application is made on behalf of an undivided Hindu family;
 - (c) the Company/Firm/Society if applied on behalf of a Company/Firm/Society.
- (6) The Certificate of Registration generated in the Portal shall be in Form-II and shall have a unique Registration number and shall be digitally signed by the Registering Authority.
- (7) If no decision is made on the application within sixty days by the Registering Authority concerned, the Certificate of Registration shall be auto-generated in Form-III and shall be available for download in the login of the applicant. Such Certificate shall have a unique Registration number.
- (8) The Certificate of Registration granted under this rule shall be valid for a period of three years from the date on which it is granted, subject to the fulfillment of such terms and conditions specified therein.

- (9) In case of death of the holder of the Certificate of Registration or closure or dissolution of the Company/Firm/Society/Hindu Undivided Family in whose name the Certificate of Registration was granted, the Certificate of Registration shall become invalid.

5. Renewal of Certificate of Registration.- (1) Every money lending entity intending to renew the Certificate of Registration, shall apply in Form IV through the Portal, to the Registering Authority not less than sixty days before the date of expiry of the period of such Certificate:

Provided that the Registering Authority may entertain the application for renewal after the expiry of the aforesaid period but before the expiry of the period of the Certificate, if it is satisfied that the Applicant was prevented by sufficient cause from applying for renewal in time.

- (2) Every renewal application shall be accompanied by a renewal fee of Rs.10,000/- (Rupees ten thousand only) to be paid online through the Portal itself.
- (3) The fee once paid under sub- rule(2) shall not under no circumstances be refunded, even if such application is subsequently rejected.
- (4) The Registering Authority shall seek opinion from the Commissioner of Police or Superintendent of Police concerned, Revenue Department, State Crime Records Bureau and if required from any other Departments of the Government before deciding on the application and such opinion shall be furnished forthwith by such Officer or Departments as the case may be. However, the whole process shall be completed before the expiry of the period of the Certificate.
- (5) The application for renewal of Certificate of Registration shall be rejected or the registration shall be cancelled, as the case may be, if it is found that any information furnished by the Applicant is false or he has suppressed any material information.
- (6) The renewal of the Certificate of Registration or rejection shall be communicated to the Applicant through his mobile number and e-mail and shall also be reflected in the Portal.
- (7) The renewed Certificate of Registration shall be generated in the Portal in the Form- V. Such renewed Certificate of Registration shall bear the same unique Registration number already granted and shall be digitally signed by the Registering Authority.
- (8) If no decision is made on the renewal application before the expiry of the Certificate of Registration by the Registering Authority concerned, the renewed Certificate of Registration shall be auto-generated in Form- VI. Such renewed Certificate of Registration shall bear the same unique Registration number already granted.
- (9) In case of death of the holder of the renewed Certificate of Registration or closure or dissolution of the Company/Firm/ Society/ Hindu Undivided Family in whose name the renewed Certificate of Registration was granted, the Certificate of Registration shall become invalid.

6. Expansion of business to other districts.- (1) If any money lending entity intends to carry on its business in any other district or region other than the district or region where it has been registered, it shall furnish the details of such registration in Form VII through the Portal to the Registering Authority of the district or region concerned where it intends to carry on its business.

- (2) Once such details of registration are furnished, the Registering Authority of the district or region concerned where it intends to carry on its business, shall also have access to all the details of the money lending entity maintained in the Portal.
- (3) Registering Authority of the district in which the money-lending entity was originally registered shall also be informed through the Portal about such expansion of business into other district or region.

7. Registers to be maintained by the Registering Authority.- (1) Registering Authority while granting a Certificate of Registration or renewal thereof shall maintain a register of registered money lending entities in Form VIII.

- (2) Registering Authority shall maintain a separate Register in Form-IX to register the money lending entities operating in the areas under its jurisdiction but registered in any other district or region.
- (3) Registering Authority shall upload and update the Registers in Forms VIII and IX in the Portal before 5th of every month.
- (4) The details of list of registered money lending entities and the list of money lending entities operating in the areas within the jurisdiction of the Registration Authority concerned should be made accessible to the general public through the Portal. Such details shall contain the unique registration number, full name of the holder of the Certificate of Registration, validity period, district from which the Certificate of Registration was obtained and the districts or regions where the business is carried on.

8. Security for loans.- (1) Money lending entity shall not seek security for Household loans upto Rs.4 lakhs and for Self-Help Groups upto Rs.10,00,000/- (Rupees ten lakh only) from a borrower.

- (2) Whenever security is taken, it shall be returned as soon as possible but not later than thirty days on full repayment or settlement of loan subject to the terms of loan agreement in this regard, if any.

9. Books of account to be maintained by the money lending entity.-

(1) Every money lending entity shall maintain the following books of account, namely.-

- (a) Cash Book in Form X.
(b) Ledger in Form XI.
(c) Loan Register in Form XII.

(2) These records must be updated in real time or within three working days of each transaction.

(3) Receipt shall be given for every payment made by the borrower. Receipt shall be in writing or in electronic form which shall contain the date, amount and acknowledgement by lender or his authorised representative. Copies of the receipts shall be maintained by the money lending entity for record purpose.

10. Form and mode of maintenance of books of accounts.- (1) The books of account shall be maintained-

- (a) in physical format, duly bound and paginated; or
(b) in digital format, using accounting software that ensures audit trail and data integrity.

(2) Digital records must-

- (a) have automated date-stamping and change-tracking;
(b) Be regularly backed up and stored securely.

11. Filing of Annual Statement by Money Lending Entities.- (1) Every money lending entity registered under the Act shall, upload an Annual Statement for each financial year on the Portal on or before the 30th September.

(2) The Annual Statement shall be uploaded in the Portal in Form XIII.

(3) The Annual Statement must be digitally signed by the person in whose name the registration was made or by his duly authorised representative.

12. Preservation of Records.- (1) All books of account and Annual Statements shall be preserved for a minimum period of eight years from the date of the last transaction.

(2) In case of any ongoing dispute, inquiry or audit, the records shall be preserved until the matter is resolved.

13. Powers and Functions of the Ombudsperson.-

(1) The Ombudsperson shall have the following powers and functions:

- (a) Act as a mediator or conciliator between borrowers and money lending entities in matters relating to loan agreements, interest rates, recovery practices, and repayment disputes;
(b) Facilitate amicable settlement of disputes through mutual agreement and fair negotiation following principle of natural justice.
(c) Receive and examine complaints from borrowers regarding overcharging of interest, unfair terms, non-issuance of loan closure, no due certificate or delay in releasing securities after loan repayment;
(d) Receive and examine complaints from money lending entities regarding non-payment or non-cooperation by borrowers;
(e) Recommend corrective actions to money lending entities and/ or refer criminal matters to the District Magistrate or Police authority concerned in case coercive action is made out during enquiry.

- (2) The Ombudsperson shall, for the purpose of any enquiry, have all the powers of a civil court trying a suit under the Code of Civil Procedure, 1905 (Central Act V of 1905) and, in particular, in respect of the following matters, namely :
 - (a) summoning and enforcing the attendance of parties or witnesses and examining him/ her on oath;
 - (b) requiring the discovery and production of any relevant and relevant and necessary document; and
 - (c) receiving evidence on affidavits;
- (3) Every award of the Ombudsperson shall be deemed to be a decree of a civil court.
- (4) Every award mutually agreed by both parties and made by an Ombudsperson shall be final and binding on all the parties to the dispute.
- (5) The Ombudsperson shall submit an Annual Report to the Government summarising the nature of disputes, systemic issues observed, and recommendations by 31st January of every year.

14. Procedure for settling the disputes before the Ombudsperson.- (1) Any borrower or money lending entity may file a complaint before the Ombudsperson either physically or through the Portal.

- (2) Upon receipt of a complaint-
 - (a) the Ombudsperson shall issue notice to the other party within seven days from the date of receipt of the complaint;
 - (b) conduct hearing(s) with both parties within thirty days from the date of receipt of the complaint;
 - (c) endeavour to dispose of the matter within sixty days from the date of receipt of the complaint, unless extended with reasons recorded in writing and it shall not extend beyond 120 days.
- (3) The Ombudsperson shall follow the principles of natural justice in resolving disputes.

APPENDIX.

Form – I

(see rule 3(1))

APPLICATION FOR GRANT OF CERTIFICATE OF REGISTRATION FOR MONEY LENDING ENTITY

1.	Full Name of the Applicant: (Individual /Company/ Firm/ Society/HUF)	
2.	Father/Spouse name of the Applicant: (If Individual)	
3.	Mobile number and e-mail address of the Applicant:	
4.	Aadhaar number of the Applicant: (If Individual)	
5.	PAN number of the Applicant:	
6.	Address of the Applicant: (If the application is on behalf of a company/firm/society, registered address of the same.)	
7.	Address of the primary place of business:	
8.	If the application is on behalf of a Hindu Undivided Family(HUF), full names and addresses of the manager or the karnavan and the adult coparceners of such family. Also provide the PAN number of the HUF:	
9.	If the application is on behalf of a company/firm/society, the full names and addresses of the directors or heads of such entities. Also provide the PAN number of the company/firm/society:	
10.	Whether the person applying has himself or any of the adult coparceners of an undivided Hindu family, or any director or head of the company/firm/society on behalf of which such application has been made, as the case may be, has carried on the business of money-lending in Tamil Nadu and/or other States in the past. If so, provide details like licence, place of business, period of operation, cumulative debts given, cumulative principal and interest collected State wise and year wise:	
11.	Whether the money lending entity applying is/ has registered with RBI as a Micro Finance Institution? If so, provide the details of the same like registration number, period of registration, copies of the latest returns filed with RBI:	
12.	Whether the person applying has himself or any of the adult coparceners of an undivided Hindu family, or any director(s) or head of the company/firm/ society on behalf of which such application has been made, as the case may be has applied for a Certificate of registration of money lending entity in the past and the same was rejected? If so, please provide the details:	
13.	Whether the person applying has himself or any of the adult coparceners of an undivided Hindu family, or any director or head of the company/firm/society on behalf of which such application has been made, as the case may be, has criminal antecedents. If so, provide the details of the same like FIR number, Court case number and present status of the case:	
14.	Has any other regulatory body or Court initiated any penal action against the individual/HUF/company/firm/society? If so, please furnish complete details of strictures, penalties, adjudications, investigations etc:	

I declare that the particulars stated above are correct to the best of my knowledge and belief.

Station:

Date:

Signature of the Applicant.

Form - II

(see rule 5, 4(6))

CERTIFICATE OF REGISTRATION OF MONEY LENDING ENTITY

Registration Number:

The Registering Authority,District.
.....hereby authorises, residing/ registered
at to carry on the business of money lending in District
from..... tosubject to the conditions stipulated below : -

- (1) This Certificate of Registration shall not be transferred to any person/ company/ firm/ society.
- (2) This Certificate of Registration shall be produced before any officer not below the rank of a Tahsildar or Inspector of Police having jurisdiction over the area, whenever it is demanded.
- (3) This Certificate of Registration shall not entitle or guarantee the renewal of Certificate of Registration after the expiry of three years.
- (4) This Certificate of Registration or a copy thereof shall be displayed in a prominent place at the registered office of the money lending entity that enables public viewing.
- (5) This Certificate of Registration shall become invalid in case of death of the holder of the Certificate.
- (6) This Certificate of Registration shall become invalid in case of closure or dissolution of the concerned company/ firm/society/Hindu Undivided Family having the Certificate.
- (7) The business shall be carried in the manner as prescribed in the Tamil Nadu Money Lending Entities (Prevention of Coercive Actions) Act, 2025 (Tamil Nadu Act 40 of 2025) and in the Tamil Nadu Money Lending Entities (Prevention of Coercive Actions) Rules, 2025.

Given under my hand and seal, this day of.....

Signature of the Registering Authority,.....

Seal:

District,.....

Form - III

(see rule 4(7))

CERTIFICATE OF REGISTRATION OF MONEY LENDING ENTITY

(Auto generated)

Registration Number:

The Registering Authority,District.
hereby authorises, residing/ registered
 at to carry on the business of money lending in District
 from..... tosubject to the conditions stipulated below :-

- (1) This Certificate of Registration shall not be transferred to any person/ Company/ Firm/ Society.
- (2) This Certificate of Registration shall be produced before any officer not below the rank of a Tahsildar or Inspector of Police having jurisdiction over the area, whenever it is demanded.
- (3) This Certificate of Registration shall not entitle or guarantee the renewal of Certificate of Registration after the expiry of three years.
- (4) This Certificate of Registration or a copy thereof shall be displayed in a prominent place at the registered office of the money lending entity that enables public viewing.
- (5) This Certificate of Registration shall become invalid in case of death of the holder of the Certificate.
- (6) This Certificate of Registration shall become invalid in case of closure or dissolution of the Company/Firm/ Society/Hindu Undivided Family having the Certificate.
- (7) The business shall be carried in the manner as prescribed in the Tamil Nadu Money Lending Entities (Prevention of Coercive Actions) Act, 2025 (Tamil Nadu Act 40 of 2025) and the Tamil Nadu Money Lending Entities (Prevention of Coercive Actions) Rules, 2025.

This Certificate of Registration is auto generated as per
 sub-rule (7) of rule 4.

Form – IV
(see rule 5(7))

APPLICATION FOR RENEWAL OF CERTIFICATE OF REGISTRATION

1.	Full Name of the Applicant: (Individual /Company/ Firm/ Society/ HUF)	
2.	Registration Number:	
3.	Father/Spouse name of the Applicant: (If Individual)	
4.	Mobile number and e-mail address of the Applicant:	
5.	Aadhaar number of the Applicant: (If Individual)	
6.	PAN number of the Applicant:	
7.	Address of the Applicant: (If the application is on behalf of a Company/Firm/Society, registered address of the same.)	
8.	Amount realised as principal in the last three years: (Year wise)	1. 2. 3.
9.	Amount realised as interest in the last three years: (Year wise)	1. 2. 3.
10.	Number of borrowers benefited in the last three years: (Year wise)	1. 2. 3.
11.	Whether the money lending entity is/ has registered with RBI as a Micro Finance Institution? If so, provide the details of the same like registration number, period of registration, copies of the latest returns filed with RBI:	
12.	Whether the person applying has himself or any of the adult coparceners of an undivided Hindu family, or any director or head of the company/firm/society on behalf of which such application has been made, as the case may be, has criminal antecedents. If so, provide the details of the same like FIR number, Court case number and present status of the case till date:	
13.	Has any other regulatory body or court initiated any penal action against the company/firm/society? If so, please furnish complete details of strictures, penalties, adjudications, investigations etc:	
14.	Details of complaints, if any, against the money lending entity with Ombudsperson/Registering Authority/Police Authority and action taken on those complaints:	

I declare that the particulars stated above are correct to the best of my knowledge and belief.

Station:

Date:

Signature of the Applicant.

Form - V

(see rule 5, (7))

RENEWAL CERTIFICATE OF REGISTRATION

Registration Number:

The Registering Authority,
 District.hereby renew the Certification of Registration bearing
 Registration Number and authorises, residing/ registered at
 to carry on the business of money lending in District
 from..... tosubject to the conditions stipulated below :-

- (1) This Certificate of Registration shall not be transferred to any person/ company/ firm/ society.
- (2) This Certificate of Registration shall be produced before any officer not below the rank of a Tahsildar or Inspector of Police having jurisdiction over the area, whenever it is demanded.
- (3) This Certificate of Registration shall not entitle or guarantee the renewal of Certificate of Registration after the expiry of three years.
- (4) This Certificate of Registration or a copy thereof shall be displayed in a prominent place at the registered office of the money lending entity that enables public viewing.
- (5) This Certificate of Registration shall become invalid in case of death of the holder of the Certificate.
- (6) This Certificate of Registration shall become invalid in case of closure or dissolution of the concerned company/ firm/society/Hindu Undivided Family having the Certificate.
- (7) The business shall be carried in the manner as prescribed in the Tamil Nadu Money Lending Entities (Prevention of Coercive Actions) Act, 2025 (Tamil Nadu Act 40 of 2025) and in the Tamil Nadu Money Lending Entities (Prevention of Coercive Actions) Rules, 2025.

Given under my hand and seal, this day of.....

Signature of the Registering Authority,.....

Seal:

Form - VI

(see rule 5(8))

RENEWAL CERTIFICATE OF REGISTRATION

(Auto Generated)

Unique Registration Number:

The Registering Authority, District,hereby renew the Certification of Registration bearing Unique Registration Number and authorises residing/registered atto carry on the business of money lending in District from..... to subject to the conditions stipulated below :

Conditions of Certificate of Registration

- (1) This Certificate of Registration shall not be transferred to any person/ Company/ Firm/ Society.
- (2) This Certificate of Registration shall be produced before any officer not below the rank of a Tahsildar or Inspector of Police having jurisdiction over the area, whenever it is demanded.
- (3) This Certificate of Registration shall not entitle or guarantee the renewal of Certification of Registration after the expiry of three years.
- (4) This Certificate of Registration or a copy thereof shall be displayed in a prominent place at the registered office of the money lending entity that enables public viewing.
- (5) This Certificate of Registration shall become invalid in case of death of the holder of the Certificate.
- (6) This Certificate of Registration shall become invalid in case of closure or dissolution of the concerned Company/Firm/Society/Hindu Undivided Family having the Certificate.
- (7) The business shall be carried in the manner as prescribed in the Tamil Nadu Money Lending Entities (Prevention of Coercive Actions) Act, 2025 (Tamil Nadu Act 40 of 2025) and in the Tamil Nadu Money Lending Entities (Prevention of Coercive Actions) Rules, 2025.

The Renewal Certificate of Registration is auto generated as per
sub-rule (8) of rule 5.

Form - VII

(see rule 6(1))

Declaration of details of Registration of Money Lending Entities operating in the district other than the district where it has registered

1.	District where the certificate of registration has been issued:	
2.	Name of the holder of Certificate of Registration:	
3.	Registration number of Certificate of Registration:	
4.	Date of commencement of operation in district where it has registered:	
5.	Date of Expiry of Certificate of Registration:	
6.	Address of money lending entity, preferably local address:	
7.	Contact details of money lending entity: (Phone numbers, email IDs)	
8.	Names of the other districts in which the money lending entity has carried/ intends to carry on business:	
9.	Details of the Annual statement uploaded on the Portal by money lending entity:	
10.	Details of the compliant and its present status against money lending entity before Registering Authority/ Ombudsperson/ Police Authority:	

I declare that the particulars stated above are correct to the best of my knowledge and belief.

Station:

Date:

Signature of the holder of the
Certification of Registration.

Form - VIII
(see rule 7(1))

Register of Registered Money Lending Entities

1.	District where Certificate of Registration has been issued:	
2.	Name of holder of Certificate of Registration:	
3.	Registration number of Certificate of Registration:	
4.	Date of Registration:	
5.	Date of Expiry of Certificate of Registration:	
6.	Address of money lending entity:	
7.	Contact details of money lending entity: (Phone number, email-id)	
8.	Names of the other districts in which the money lending entity is operating, if any:	
9.	Is Annual statement is uploaded on the Portal by money lending entity?	
10.	Details and status of complaint against money lending entity before Registering Authority/ Ombudsperson/Police Authority; if any:	

Form - IX
(see rule 7(2))

Register of Money Lending Entities operating in the District but registered in other District

1.	District where Certificate of Registration has been issued:	
2.	Name of holder of Certificate of Registration:	
3.	Registration number of Certificate of Registration:	
4.	Date of furnishing the details of registration in Form VII:	
5.	Date of commencement of operation in district:	
6.	Date of expiry of Certificate of Registration:	
7.	Address of money lending entity, preferably local address:	
8.	Contact details of money lending entity (Phone number, email-id):	
9.	Names of the other districts in which the money lending entity is operating, if any:	
10.	Is Annual statement is uploaded on the Portal by money lending entity?	
11.	Details and status of complaint against money lending entity before Registering Authority/Ombudsperson/ Police Authority; if any,	

Form - X

(see rule 9(1)(a))

CASH BOOK

(To be maintained daily)

Entity Name: _____

Branch/Location: _____

Cash Book for the Month of: _____

Prepared by: _____

Verified by: _____

A. DAILY CASH BOOK – FORMAT

Date	Receipt No.	Description/ Particulars	Name of Borrower	Loan account No.	Amount Received (₹)	Amount Paid (₹)	Balance (₹)	Remarks

B. CASH SUMMARY (Daily Closing)

Date	Opening Balance (₹)	Total Receipts (₹)	Total Payments (₹)	Closing Balance (₹)	Verified by (Sign)

Signature of Manager/Proprietor:

Date:

Form - XI

(see rule 9(1)(b))

LEDGER

(To be maintained daily)

Entity Name: _____

Branch/Location: _____

Date: _____

Prepared by: _____

Verified by: _____

DAILY TRANSACTION RECORD TABLE

S.No	Time	Description of Transaction (Loan, Expenses etc.)	Name of Borrower	Loan A/c No.	Receipt No.	Mode (Cash/ bank/ UPI)	Amount Received (₹)	Amount Paid (₹)	Purpose (Repayment, Disbursement, Capital Expenses etc.)	Remarks

DAILY TOTALS & CASH FLOW SUMMARY

Opening Cash Balance:

Opening Bank Balance:

Closing Cash Balance:

Closing Bank Balance:

Total Receipts:

Total Payments:

Form - XII
(see rule 9(1)(c))
LOAN REGISTER

A. LOAN MASTER DETAILS:

1. Loan Account No. _____
2. Loan Application No. _____
3. Date of Application _____
4. Date of Sanction _____
5. Borrower's Full Name _____
6. Father's/Husband's Name _____
7. Borrower Address & Contact Number _____
8. Occupation / Nature of Business _____
9. KYC Verified (Yes/No) _____
10. PAN / Aadhar No. _____
11. Loan Type (Business / Personal / Emergency / Others) _____

B. LOAN TERMS

1. Loan Amount Sanctioned (₹) _____
2. Loan Disbursed On (Date) _____
3. Mode of Disbursement (Cash / Bank Transfer / Cheque No.) _____
4. Repayment Mode (Weekly / Monthly / Lump Sum) _____
5. Installment Amount (₹) _____
6. Total No. of Installments _____
7. Interest Rate (%) – Flat / Reducing _____
8. Processing Fee (if any) _____
9. Collateral / Surety Details (if any) _____
10. Loan Agreement Signed (Yes/No) _____

C. REPAYMENT TRACKER

(To be updated with each installment)

Installment No.	Due Date	Paid On	Amount Due (₹)	Amount Paid (₹)	Balance Outstanding (₹)	Mode (Cash/ Bank/UPI)	Receipt No.	Penalty (if any)	Remarks

D. CLOSURE DETAILS

1. Date of Final Settlement / Pre-closure _____
2. Final Amount Paid (₹) _____
3. Date of issuance of clearance certificate to borrower _____
4. Remarks on Closure / Recovery Measures _____
5. Signature of Borrower _____
6. Signature of Manager _____

Form - XIII
(see rule 11(2))

ANNUAL STATEMENT BY MONEY LENDING ENTITIES

1.	Total number of loans sanctioned during the financial year along with details of borrowers:	
2.	Aggregate amount of loans disbursed:	
3.	Number of loans outstanding as on the last date of the financial year:	
4.	Aggregate amount recovered, including principal and interest:	
5.	Details of interest rates charged, including highest and lowest interest rates and average rates:	
6.	Number of defaults and details of recovery measures initiated for every default:	
7.	Amount realised as interest in the last three years:	
8.	Complaints received from borrowers, if any, and action taken:	
9.	Details of agents or representatives engaged for recovery in the last 3 years:	

I confirm of compliance with provisions of the Act and Rules, including non-use of coercive actions

Station:

Date:

Signature of the holder of the
Certificate of Registration or his
duly authorised representative

DHEERAJ KUMAR,
Additional Chief Secretary to Government.