

Tamil Nadu Pawnbrokers Rules, 1943

TAMILNADU

India

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Rule TAMIL-NADU-PAWNBROKERS-RULES-1943 of 1943

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Tamil Nadu Pawnbrokers Rules, 1943 In exercise of the powers conferred by section 22 of the Tamil Nadu Pawn Brokers Act, 1943 (Tamil Nadu Act XXIII of 1943), His Excellency the Governor of Tamil Nadu is hereby pleased to make the following rules, the same having been previously published as required by sub-section (1) of the said section: -

1. Short title.

(1) These Rules may be called the Tamil Nadu Pawnbrokers Rules, 1943. (2) They extend to the whole of the State of Tamil Nadu including the Kanya-kumari District, the Shenkottah Taluk of the Tirunelveli District and the territories specified in the Second Schedule to the Andhra Pradesh and Madras (Alteration of Boundaries) Act, 1959 (Central Act LVI of 1959).

2. Definition.

- In these rules, - (a) "The Act" means the Tamil Nadu Pawnbrokers Act, 1943 (Tamil Nadu XXIII of 1943); (b) "Form" means a form appended to these rules; and (c) "Section" means section of the Act.

3. Application for licence.

(1) Every application for a pawnbroker's license shall be made to the Tahsildar of the Taluk or independent Deputy Tahsildar, as the case may be, having jurisdiction over the place of business of the pawnbroker. Such application shall be in Form A. Every applicant shall affix on his application his passport size photograph and also affix three specimen signature in the annexure to the application. The licensing authority shall attest the photograph and specimen signature after verification. (2) Every person, while applying for a licence, shall mention in the application the name of a person as his nominee who is equator more than equal to him insolvency and of good character with his written consent that if the applicant is granted a licence and if during the period of licence, the licensee does or surrenders the licence as the case may be, and at the time, if any article pledged

with the licensee is not redeemed or disposed of, he (the nominee), shall, after getting a licence from the licensing authority, continue to carry on business as a pawnbroker at the same shop owned or occupied by the licensee at least for a period till that pawned article is redeemed or disposed of, as the case may be, in accordance with the provisions of the Act.

3A. Authority or officer who may be consulted in granting licence.

- Any officer of the Police Department not below the rank of Inspector having jurisdiction over the place of business of pawnbroker shall be an authority or officer for the purpose of sub-section (3) of section 4.

3B. Time for appeal.

- The time within which the person aggrieved referred to in sub-section (3-A) of section 4 or sub-section (3) of section 14-A may appeal, shall be thirty days from the date of receipt by him of the order appealed against.

4. Form and conditions of licence.

- Every licence issued under sub-section (4) of section 4 shall be in Form B and shall be subject to the conditions specified therein.

4A. Authority for the purpose of sub-clause (ii) of clause (a) of sub-section (4) and the proviso to sub-section (6) of section 8.

- The authority or person for the purpose of sub-clause (ii) of clause (a) of sub-section (4) and the proviso to subsection (6) of section 8, shall be the licensing authority concerned.

4B. Statement of return.

(1) Every pawnbroker shall submit to the Tahsildar concerned a half-yearly return relating to the amount advanced by him, in Form M. (2) The half-yearly return referred to in sub-rule (1) shall be submitted to the Tahsildar concerned, on or before the 15th of September, or April, as the case may be.

4C. Issue of duplicate licences.

(1) If a licence is lost or destroyed or spoiled, the pawnbroker shall forthwith report the matter to the authority by whom the licence was granted or last renewed and shall apply to him with a treasury receipt for the payment of a fee of Rs. 30 (Rupees thirty only) for the issue of a duplicate licence. (2) On receipt of an application, with the treasury receipt referred to in sub-rule (1), the authority shall furnish the applicant with a duplicate copy of the licence duly stamped "duplicate" in red ink.

5. Charges allowed to pawnbrokers.

(1)(a) A pawnbroker may, in addition to the cost of revenue stamp, demand and take from the pawner a sum not exceeding 35 paise for any loan not exceeding rupees 250 and 70 paise for loan exceeding rupees 250 for incidental expenses connected with the advance of such loan. (b) A pawnbroker shall supply to the pawner free of cost the pawn-ticket and the forms of declaration referred to in clauses (i), (iii) and (iv), respectively, of clause (b) of sub-section (1) of section 10. (2) The fee which may be charged by a pawnbroker for the inspection of the entry of a sale in the sale book of pledges referred to in sub-clause (ii) of clause (b) of sub-section (1) of section 10 shall be five paise. (3)(a) The fee which may be charged by a pawnbroker for a statement of accounts furnished by him under clause (d) of sub-section (1) of section 10 shall be as follows: -

(i) If the amount of loan does not exceed Rs.50	0.5
(ii) If the amount of loan exceeds Rs.50, but does not exceed Rs.100	0.10
(iii) If the amount of the loan exceeds Rs.100, but does not exceed Rs.300	0.20
(iv) If the amount of the loan exceeds Rs.300, but does not exceed Rs.500	0.25
(v) If the amount of the loan exceeds Rs.500, but does not exceed Rs.1,000	0.35
(vi) If the amount of the loan exceeds Rs.1000	0.50

Explanation. - The fee shall be charged separately in respect of each loan and each requisition. Thus, the fee relating to two separate loans of Rs.120 and Rs.350 will be forty-five paise. (b) The fee shall be recoverable by the pawnbroker as if it were included in the loan, but no interest shall be charged on such fee. (4) Where a pawner redeems the pledge before it is actually disposed by sale in public auction, the pawnbroker may demand and take from him the charges, if any, incurred by the pawnbroker in bringing the pledge to auction. (5) It shall be open to the pawnners to seek the help of, in the case of the city of [Chennai] [Substituted for the word 'Madras' by section 3 of the City of Madras (Alteration of Name) Act, 1996 (Tamil Nadu Act 28 of 1996).] the Tahsildar concerned or the Personal Assistant (General) to the Collector of [Chennai] [Substituted for the word 'Madras' by section 3 of the City of Madras (Alteration of Name) Act, 1996 (Tamil Nadu Act 28 of 1996).] or the Revenue Divisional Officer in other district, for redemption of their pledges. The Tahsildar concerned or the Personal Assistant (General) to the Collector of [Chennai] [Substituted for the word 'Madras' by section 3 of the City of Madras (Alteration of Name) Act, 1996 (Tamil Nadu Act 28 of 1996).] or the Revenue Divisional Officer, in other districts, when so approached by the pawnners for the redemption of their pledged articles, shall cause to verify the accounts of the pawnbrokers as well as the receipts of the pawnners, determine the amount of principal and the interest due from such pawnners from the date of pledge till the period so required by the pawnners after deducting the interest, if any, collected by the pawnbrokers and collect the amount so arrived from the pawnners, after giving a token receipts to the pawnners for the amounts received. The amounts so obtained from the pawner for redemption may be entered in the subsidiary cash book maintained in the Taluk Office. After redemption of the articles, they may be handed over to the pawner, after collecting the token receipt. The receipt received from the pawnbroker for the redemption of the articles may be pasted in the subsidiary cash book maintained in the Taluk Office.

6. Form of declaration and notices.

(1)The forms of declarations referred to in sub-section (2), sub-section (3), sub-clause (i) of clause (a) of sub-section (4), sub-section (6) and sub-sections (7) of section 8 shall be in Forms C, D, D-1, D-2, D-3 and D-4, respectively.(2)The forms of notices referred to in the second proviso to sub-section (3) and sub-sections (5) and (7) of section 8 shall be in Forms D-5, D-6, D-7 and D-8, respectively.

7. Pledge book.

- The pledge book referred to in clause (a) of sub-section (1) of section 10 shall be in Form E.

8. Pawn-Ticket, Sale Book of Pledges and receipts on Redemption of Pledge.

- The pawn-ticket, the sale book of pledges and the receipt on redemption of pledge referred to in clause (b) of sub-section (1) of section 10 shall be in Forms F, G and H, respectively.

9. Certificates.

- No copy of an account shall be admissible in evidence under sub-section (3) of section 10, unless it contains two certificates at the foot, the first by the pawnbroker himself or his agent and the second by some other person who has compared the copy with the original. The certificate of the pawnbroker or his agents shall be in Form I and that of a person other than the pawnbroker or his agent shall be in Form J.

10. Language of the locality for the purposes of sub-section (2) of section 10.

- For the purposes of sub-section (2) of section 10, Tamil shall be the language of all the localities in the State of Tamil Nadu:Provided that the language specified in column (1) of the Table below shall also be the languages of the localities specified in the corresponding entries in column (2) of that Table.

Languages	Localities
(1)	(2)
Malayalam	The Vilavancode and Kalkulam taluks of theKanyakumari district and the Gudalur taluk of the Nilgirisdistrict.
Telugu	The territories specified in the Second Schedules to the Andhra Pradesh and Madras (Alteration of Boundaries) Act,1959 (Central Act LVI of 1959), the Tiruvallur and Ponneri taluksof the Chingleput district, Gudiyatham taluk of the North Arcotdistrict, the Arakonam municipality and the city of[Chennai] [Substituted for the words 'Madras' by City of Madras (Alteration of Name) Act, 1996 (Tamil Nadu Act 28 of 1996).].

Urdu The Municipal towns of Vellore, Ambur, Tirupattur and Vaniyampadi in the North Arcot district.

Kannada The Hosur taluk of the Salem district and the Ootacamund Municipality.

11. Manner of furnishing statement of account.

(1) The statement of account referred to in clause (d) of sub-section (1) of section 10 shall be sent to the pawner by registered post acknowledgement due to the address given in the requisition made by the pawner. (2) Notwithstanding anything contained in sub-rule (1), where the pawner agrees in writing to the statement being delivered personally, it shall not be necessary to send it by registered post. (3) When a pawner takes personal delivery of the statement of account, he shall acknowledge receipt of the same in writing. The pawner shall sign the acknowledgement or if he is illiterate, affix his thumb impression thereto. (4) If the statement of account is sent by registered post, the production of the postal receipt and acknowledgement shall be sufficient proof of the sending of such statement. (5) The postal registration and acknowledgement charges incurred under sub-rule (1) shall be entered in the account and shall be recoverable by the pawnbroker as if such charges were included in the loan, but no interest shall be charged on such charges.

11A. Pass-book.

- The pass-book which the pawnbroker may supply to the pawner under the proviso to clause (d) of sub-section (1) of section 10 shall be in Form K.

11B. Appellate authority.

(1) The appellate authority for the purpose of subsection (3-A) of section 4 and sub-section (3) of section 14-A shall be the Revenue Divisional Officer, Assistant Collector or Sub-Collector, as the case may be, having jurisdiction over the place of business of the pawnbroker. Where there is no Revenue Divisional Officer, Assistant Collector or Sub-Collector, the Personal Assistant (General) to the District Collector shall be the appellate authority. (2) If the appellate authority considers further enquiry to be necessary before final orders are passed on the appeal, he may either hold the enquiry himself or have it made by one of his subordinates, and such witnesses as are, in his opinion, necessary shall be examined during the enquiry. The appellate authority shall also hear the licensee or his advocate before disposing of the appeal.

12. Procedure in auction of pledges.

(1) The auctioneer to whom the sale of a pledge by public action is entrusted shall be a person approved by the Commissioner of Police in the city of [Chennai] [Substituted for the word 'Madras' by section 3 of the City of Madras (Alteration of Name) Act, 1996 (Tamil Nadu Act 28 of 1996).] and the Additional District Magistrate elsewhere. (2) An auctioneer approved by the Commissioner of Police or the Additional District Magistrate, as the case may be, shall be competent to conduct public auctions under these rules only within the area specified by the officer approving the auctioneer: Provided that an approved auctioneer may be authorised to do business in more than

one division in a district with the approval of the Collector or Revenue Divisional Officer of the District.(2-A) The auctioneer shall inform the Tahsildar having jurisdiction over the area regarding the place, date and time of the auction sale and all auction sales shall be conducted in the presence of an Officer of the Revenue Department not below the rank of Deputy Tahsildar. The Officer so deputed shall be provided with a list of representations, if any, received from the pawniers against the proposed auction sale up to, and inclusive of, the date of sale. The Officer so deputed has power to cancel the auction of the articles involved in all such representation received up to and inclusive of the day of auction, subject to the subsequent approval by the Personal Assistant (General) to the Collector of [Chennai] [Substituted for the word 'Madras' by section 3 of the City of Madras (Alteration of Name) Act, 1996 (Tamil Nadu Act 28 of 1996).] or the Revenue Divisional Officers concerned.(3)The pawnbroker shall apply before the 15th of each month to the Collector of [Chennai] [Substituted for the word 'Madras' by section 3 of the City of Madras (Alteration of Name) Act, 1996 (Tamil Nadu Act 28 of 1996).] in the City of Chennai or to the Revenue Divisional Officers in districts other than [Chennai] [Substituted for the word 'Madras' by section 3 of the City of Madras (Alteration of Name) Act, 1996 (Tamil Nadu Act 28 of 1996).], for permission for the sale of jewel or articles which became time barred till the end of the preceding month with lists in triplicate, containing particulars of the date of pledge, name and address of the pawnier, the name or description of the jewels pledged and their approximate value proposed to be sold in auction. The pawnbroker shall also enclose the written consent of the authorized auctioneer to conduct the auction.(4)On receipt of the application referred in sub-rule (3) above, the Commissioner of Police or the Additional District Magistrate, as the case may be, may grant the permission applied for, fixing a time limit within which the auction shall be conducted. Of the three lists submitted under sub-rule (3) above, one copy of the list shall be retained in the office of the Commissioner of Police or the Additional District Magistrate, as the case may be, one copy of the list shall be sent to the pawnbroker and the third copy of the list shall be sent to the auctioneer duly signed by the authority granting the permission.(5)The Government or the [Board of Revenue] [By virtue of section 10(1) of the Tamil Nadu Board of Revenue Abolition Act, 1980 (Tamil Nadu Act 36 of 1980). Now, Commissioner of Revenue Administration, vide G. O. Ms. No. 2675, Revenue, dated the 1st December 1980.] may, in their or its discretion at any time, either suo motu or on an application, call for and examine the records of an order passed by the Commissioner of Police, [Chennai] [Substituted for the word 'Madras' by section 3 of the City of Madras (Alteration of Name) Act, 1996 (Tamil Nadu Act 28 of 1996).], or by the Additional District Magistrate in Districts other than [Chennai] [Substituted for the word 'Madras' by section 3 of the City of Madras (Alteration of Name) Act, 1996 (Tamil Nadu Act 28 of 1996).], under 12(1), for the purpose of satisfying themselves or itself as to the legality or propriety of such order and may in reference thereto pass such order as they think or it thinks fit.(6)The auctioneer shall cause all pledge to be exposed to public view.(7)In respect of all cases in which permission under sub-rule (4) above was received during the period from September to November, auction shall be conducted, on a day to be fixed by the auctioneer in the first fortnight of February. Similarly, in respect of cases for which orders were received for the period from December to February, March to May and June to August, the auction shall be conducted in the first fortnight of May, August and November, respectively:Provided that, in exceptional circumstances, the Personal Assistant (General) to the Collector of [Chennai] [This word was substituted for the word 'Madras' by section 3 of the City of Madras (Alteration of Name) Act, 1996 (Tamil Nadu Act 28 of 1996).] or the Revenue Divisional Officer, as the case may be, may

permit any deviation from the schedule; and (i) The auctioneer shall print and publish a catalogue of the pledge to be sold in auction with the following particulars: - (a) the name, place of business and licence number of the pawnbroker concerned; (b) date of loan; (c) number of pledge in pledge book; (d) full and detailed description of article (weight to be noted in the case of jewels); (e) name and address of pawner; and (f) date, hour and place of sale. (ii) The printed catalogue referred to in clause (i) shall be published in the following manner: - (a) A copy shall be pasted at the place of business of the pawnbroker concerned and also at the place of sale. (b) Copies shall be given to intending bidders. (iii) The auctioneer shall send at least a week before the date fixed for the sale - (a) two copies of the printed catalogue to the police station having jurisdiction over the premises where the auction is to be held, one copy for being pasted on the notice board of the police station and another copy for record at the police station; (b) one copy of the printed catalogue to the police stations having jurisdiction over the place of the business of the pawnbroker concerned for record at such police station; and (c) in any case shall notify each of the police station having jurisdiction over the place of business of the pawnbroker concerned and the place or places of sale, any postponement of such auction and the subsequent date of auction. (iv) The auctioneer shall also send a copy of the printed catalogue by registered post of the pawner at least a week before the date fixed for the sale. (v) The auctioneer shall send a copy of the printed catalogue by registered post with acknowledgement due to the pawner to his last known address at least forty-five days before the date fixed for the sale. If the notice so sent is returned undelivered for some reason or the other, the auctioneer shall, within the seven days from the date of receipt of the undelivered notice, send to the Village Administrative Officer or the Village Officer, as the case may be, having jurisdiction over the last known address of the pawner, two copies of the printed catalogue with a requisition in writing that a copy of the catalogue should be served on the pawner by affixture on a conspicuous place of the house or premises in which the pawner is known to reside or has last resided or carried on business or personally worked for gain. The Village Administrative Officer, or the Village Officer, as the case may be, on receipt of the two copies of the printed catalogue, shall have one copy served by affixture and also have proclamation made at the place of the contents of the catalogue relating to the pawner by beat of drum, within seven days from the date of receipt of the relating to the requisition of the auctioneer. The Village Administrative Officer or the Village Officer, as the case may be, shall furnish to the auctioneer a certificate of such affixture and proclamation, within five days from the date of such affixture and proclamation. The auctioneer shall not take further action to auction the pledge of the pawner till the acknowledgement of the pawner for having received the printed catalogue or the certificate of affixture and proclamation referred to above is received by him. (8) The pledge of each pawnbroker in the catalogue shall be separate from the pledges of any other pawnbroker. (9) The auctioneer shall insert in some public newspaper approved by the Collector, [Chennai] [Substituted for the word 'Madras' by section 3 of the City of Madras (Alteration of Name) Act, 1996 (Tamil Nadu Act 28 of 1996).] in [Chennai] [Substituted for the word 'Madras' by section 3 of the City of Madras (Alteration of Name) Act, 1996 (Tamil Nadu Act 28 of 1996).] City or by the Revenue Divisional Officer elsewhere, an advertisement giving notice of the sale and stating - (a) the pawnbroker's name and place of business; (b) the months in which the pledges were pawned; and (c) the date, hour and place of sale. (10) The advertisement shall be inserted on two several days in the same newspaper, and the second advertisement shall be inserted at least ten clear days before the first day of sale. (11) Where a pawnbroker bidder at a sale, the auctioneer shall not take the bidding in any form other than that in which he takes the bidding of other persons

at the same sale; and the auctioneer on knocking down any article to a pawnbroker shall forthwith declare audibly the name the pawnbroker as purchaser.(12)The auctioneer shall, within fourteen days after the sale, deliver to the pawnbroker a copy of the catalogue, or of so much thereof as relates to the pledges of that pawnbroker, filled up with the amounts for which the several pledges of that pawnbroker were sold as well as the charges for the sale of each of them and authenticated by the signature of the auctioneer.(13)The pawnbroker shall preserve every such catalogue for at least three years after the auction.(13-A) The licensing authority shall commence further action under sub-section (1) of section 14-A of the Act within a period of fifteen days from the date of suspension of licence under sub-section (2-A) of the said section 14-A of the Act.(14)Where a pledge has been sold for more than the amount of the loan and interest and prescribed charges due to the sale, the pawnbroker shall, within thirty days from the date of the sale, intimate the pawner by registered post acknowledgement due the surplus amount realized by these sale.(15)In all cases of auction sales of articles made of gold and, or precious stones, there shall be an upset price which shall not be less than 80 per cent of the value of the gold content in current prices plus 80 per cent of the value of the precious stones, if any, forming part of the articles as assessed by an appraiser, who is approved by the Personal Assistant (General) to the Collector, Chennai City or by the Revenue Divisional Officer elsewhere.Explanation I. - An "Appraiser" means a person who was worked as appraiser with any of the reputed jewellers In the State for more than ten years. An "Appraiser" also includes a person who is working as an appraiser in the District Co-operative Central Banks or Co-operative Union Banks or Nationalized Banks.Explanation II. - "Reputed Jeweller" means a person or company or a shop engaged in the business of manufacture or sale of articles made of gold or precious stones under licence for a period of not less than ten years.(15-A) The Commissioner of Revenue Administration or the District Revenue Officers may in their discretion, at any time, either suo motu or on an application, call for and examine the records relating to the appointment of appraisers made by the Personal Assistant (General) to the Collector of [Chennai] [Substituted for the word 'Madras' by section 3 of the City of Madras (Alteration of Name) Act, 1996 (Tamil Nadu Act 28 of 1996).] in [Chennai] [Substituted for the word 'Madras' by section 3 of the City of Madras (Alteration of Name) Act, 1996 (Tamil Nadu Act 28 of 1996).] City or by the Revenue Divisional Officers elsewhere under sub-rule (15), for the purposes of satisfying themselves as to the appropriateness or propriety of such order and may in reference thereto pass such order as they think fit.(16)The appraiser shall be eligible for commission for valuing each of the articles referred to in sub-rule (15) at the rate of half a per cent on the value of the article assessed which shall be not less than rupees two and not more than rupees ten.

13. Charges for disposing of pledges in auction.

(1)The charges referred to in sub-section (2) and clause (a) of sub-section (4) of section 12 may be -
 -(i)charges for the publication of auction notice;(ii)charges for bringing the articles from the normal place of its keeping to the place of public auction;(iii)cancellation charges, if any; and(iv)charges for the conduct of sale.(2)A pawnbroker may demand and take from the pawner all or any of the charges mentioned in sub-rule (1) above.

14. Register of auction.

- The register referred to in sub-section (1) of section 14-D shall be in Form-L.

15. Place of inspection of registers maintained by auctioneers.

- The place at which the Police Officer referred to in sub-section (2) of section 14-D may inspect the registers referred to in sub-section (1) of that section shall, ordinarily, be the place of business of the auctioneer concerned. Form A [See Section 4 (1) and rule 3] Form of Application For A Pawnbroker's Licence To The Tahsildar, Independent Deputy Tahsildar, Taluk

(Passport size photograph to be affixed by the applicant and attested by the licensing authority.)

1. Name in full of the applicant.

2. Address in full (any subsequent change should be notified).

3. Father's name.

4. Is the applicant a citizen of India ? If the applicant has a residence outside the State of Tamil Nadu

(1) Full address of such residence; and (2) A list of the properties owned by him in places outside the State of Tamil Nadu.

5. Address of shop or place of business in respect of which the licence is applied for.

6. If the applicant has more than one shop or place of business, the address of each such shop or place of business.

7. Has the applicant applied for a separate licence in respect of each shop or place of business mentioned against item 6, and if so, with what result?

8. Is the present application made for the grant of a new licence or for the renewal of a licence granted in the previous year?

9. The financial year for which the licence is applied for.

10. Has the applicant paid the prescribed fee for the licence. (The treasury receipt should be enclosed).

11. Name of the nominee with actress:

(a)Age and sex.(b)Amount of solvency.(c)Is the nominee's consent letter mentioned in rule 3(2) attached ?I declare that the particulars stated above are correct to the best of my knowledge and belief.Signature of the applicant.AnnexureSpecimen signatures of the applicant:(1).....(2).....(3).....(The specimen signatures should be attested by the licensing authority)Form B[See section 4(4) and rule 4]Pawnbroker's LicenceNo.....I,.....Tahsildar.....Taluk/Independent Deputy Tahsildardo hereby authorize and empower now residing at of.....to carry on the business of pawnbroker in promises No.....in district from..... up to and until the 31st day of March on the conditions noted.....below: -(1)This licence shall not be transferred to any other person.(2)This licence shall be produced to any Inspector appointed under the Act demanding to see the same.(3)The premises are not frequented by thieves or persons of bad character.(4)All books, accounts and documents maintained by the licensee and all pledges taken by him shall be open to inspection by the Inspector having jurisdiction.(5)The licensee shall not remove any article pledged with him to any place outside the town or village in which he is carrying on the business of a pawnbroker except with the permission in writing of the Commissioner of Police in the City of [Chennai] [Substituted for the word 'Madras' by Section 3 of the City of Madras (Alteration of Name) Act, 1996 (Tamil Nadu Act 28 of 1996).] or of the Additional District Magistrate elsewhere.(6)This licence shall apply only to the premises mentioned above, which shall exclusively be used for carrying on pawnbroking business and not for any other business. The place of business shall not be changed except with the previous approval of the licensing authority.(7)In the event of death of the licensee or surrender of licence, as the case may be, and if at that time if any article pledged with the licensee is not redeemed or disposed of, the nominee of the licensee, Thiru/Tmt./Selvi shall, after getting a licence from the licensing authority, continue to carry on the business as a pawnbroker at least for a period till that pawned article is redeemed or disposed of, as the case may be, in accordance with the provisions of the Act.A breach of any of the above conditions is punishable under sub-section (1) of section 18 of the Act.Given under my hand and seal, this day of.....Tahsildar of taluk-----Independent Deputy Tahsildar.Fee paid: Rs.Form C[See section 8(2) and rule 6(1)]Declaration by FawnerI,.....of.....in pursuance of subjection (2) of section 8 of the Tamil Nadu Pawnbrokers Act, 1943 (Tamil Nadu Act XXIII of 1943), do solemnly and sincerely declare that the right to redeem the article/articles described below pawned by me at the shop of.....Pawnbroker and covered by Pawn Ticket No.....dated.....has been transferred to or is vested in and that is entitled to redeem the pledge. I also hereby declare that my right to redeem the pledge is hereby extinguished.The article/articles above referred to is/are of the following description: -

1.

.....

2.

.....Signature of the pawner.Designation.Address.Date.I,of..... in pursuance of sub-section (2) of section 8 of the said Act do solemnly and sincerely declare that I know the person now making the foregoing declaration to be.....of.....Signature of identifying person.Designation.Address.Date.Form D[See section 8(2) and rule 6(1)]Declaration by the Person Entitled to Redeem The PledgeI,.....of.....in pursuance of sub-section (2) of section 8 of the Tamil Nadu Pawnbrokers Act, 1943 (Tamil Nadu Act XXIII of 1943), do solemnly and sincerely declare that the right to redeem the article/articles described below, the property of, and pawned by,..... at the shop of pawnbroker and covered by Pawn Ticket No..... has been transferred to or is vested in me. I also do solemnly and sincerely declare that I am in possession of the said Pawn Ticket and that I am entitled to redeem the pledge.The article/articles above referred to is/are of the following description: -

1.

.....

2.

.....Signature of the pawner.Designation.Address.Date.I,.....of.....in pursuance of sub-section (2) of section 8 of the said Act, to solemnly and sincerely declare that I know the person now making the foregoing declaration to be of.....of.....Signature of identifying person.Designation.Address.Date.Form D-1[See section 8(3) and rule 6(1)]Declaration by Messenger/AgentI,.....of.....in pursuance of sub-section (3) of section 8 of the Tamil Nadu Pawnbrokers Act, 1943 (Tamil Nadu Act XXIII of 1943), solemnly and sincerely declare that I am the messenger/agent of the pawner who has pawned the article/articles described below at the shop of..... pawnbroker under Pawn Ticket No.....dated.....and that I have been duly authorized by the pawner to redeem the pledge.The article/articles above referred to is/are of the following description: -

1.

.....

2.

.....Signature of the messenger/agent.Designation.Address.Date.I,.....of.....in pursuance of sub-section (3) of section 8 of the said Act, do solemnly and sincerely declare that I know the person now making the above declaration.Signature of identifying person.Designation.Address.Date.Form D-2[See section 8(4)(a)(i) and rule 6(1)]Declaration by Legal Representative of PawnerI,..... of..... in pursuance of sub-clause (i) of clause (a) of sub-section (4) of section 8 of the Tamil Nadu Pawnbrokers Act, 1943 (Tamil Nadu Act XXIII of 1943), do solemnly and sincerely declare that I am

the legal representative of deceased pawner being his/herand that I am entitled to redeem the article/articles described below and pawned by the deceased pawner at the shop of pawnbroker under Pawn Ticket No..... dated.....I also hereby declare that the said Pawn Ticket is now in my possession.The article/articles above referred to is/are of the following description:-

1.

.....

2.

.....Signature of person.Designation.Address.Date.I,.....of..... in pursuance of sub-clause (i) of clause (a) of sub-section (4) of section 8 of the said Act, do solemnly and sincerely declare that I know the person now making foregoing declaration to be.....of.....Signature of identifying person.Designation.Address.Date.Declared before me this day of.....Magistrate or Judge.Form D-3[See section 8(6) and rule 6(1)]Declaration by Pawner of Loss or Destruction of Pawn TicketI,.....of.....in pursuance's of sub-section (6) of section 8 of the Tamil Nadu Pawnbrokers Act, 1943 (Tamil Nadu Act XXIII of 1943), do solemnly and sincerely declare that I pledged at shop of pawnbroker, the article/article's described below being my property and having received a pawn ticket bearing No..... dated (if known) for the same which has since been lost/destroyed "and that the pawn ticket has not been sold, assigned or transferred to any person by me to the best of my knowledge and belief.The article/articles above referred to is/are of the following description: -

1.

.....

2.

.....Signature of the pawner.Designation.Address.Date.I,.....of.....in pursuance of sub-section (6) of section 8 of the said Act, do solemnly and sincerely declare that I know the person making the foregoing declaration..... to be..... of.....Signature of identifying person.Designation.Address.Date.Form D-4[See section 8(7) and rule 6(1)]Declaration by Person Claiming to Be Owners of pledgeI,.....of.....in pursuance of sub-section (7) of section 8 of the Tamil Nadu Pawnbrokers Act, 1943 (Tamil Nadu Act XXIII of 1943), do solemnly and sincerely declare that I am the owner of the article/articles described below, pawned at shop of..... pawnbroker and that the pledge in respect of the article/articles was pawned without my knowledge or authority.The article/articles above referred to is/are of the following description: -

1.

.....

2.

.....Signature of person.Designation.Address.Date.I,.....of.....in pursuance of sub-section (7) of section 8 of the Act, do solemnly and sincerely declare that I know the person making the foregoing declaration to be..... of.....Signature of identifying person.Designation.Address.Date.Form D-5[See second proviso to section 8(3) and rule 6(2)]Notice To The PawnerNotice is hereby given that claiming himself to be your agent /messenger has produced on..... the pawn Ticket No dated..... issued to you for the article /articles described below pawned by you at my shop and offered to redeem the pledge. I, pawnbroker propose to allow his/her claim to redeem, the pledge. You are hereby required to state your objections, if any, in respect of the above proposal. If nothing is heard from you within two weeks after the date on which this notice would in the usual course of post reach you, the person claiming to be your messenger/ agent will be allowed to redeem the pledge.The article/articles above referred to is/are of the following description:-

1.

.....

2.

.....Signature of pawnbroker.Address.Date.Form D-6[See section 8(5) and rule 6(2)]Notice of Assignment To PawnbrokerNotice is hereby given that I, of have come into possession of the pawn ticket No.....dated.....as the assignee of the pawner by him at the shop of pawnbroker. You are hereby required to recognize my claim and to allow me to redeem the pledge.The article/articles above referred to is/are of the following description: -Description of the article/articles.Signature of the person.Designation.Address.Date.ToPawnbroker at.....Form D-7[See section 8(5) and rule 6(2)]Notice To Pawner of Claim Made by AssigneeNotice is hereby given that.....claiming himself to be your assignee has produced on the pawn ticket No..... dated..... given to you in respect of the article /articles described below pawned by you at the shop of.....pawnbroker and he offered to redeem the pledge. I,.....pawnbroker, propose to recognize his claim and to allow him to redeem pledge. You are hereby required to intimate to me the objections, if any, to the proposal. If nothing is heard from you within two weeks after the date on which this notice would in the usual course of post reach you, it will be presumed that you have no objection to the proposal and the claimant will be recognised as your assignee and allowed to redeem the pledge. The article/articles above referred to is /are of the following description.Description of the article/articles.....Signature of the pawnbroker.Address.Date.Form D-8[See section 8(7) and rule 6(2)]Notice To Pawner of Claim by Owner of PledgeNotice is hereby given that.....claims to the owner of the pledge in respect of the article /articles described below pawned at the shop..... of.....pawnbroker, and covered by pawn

ticket No.....dated..... alleges that the pledge was pawned without his knowledge and authority. You are hereby required to intimate in writing whether you have any objection to the claim..... or to the articles pledged by you.If no communication is received in writing within two weeks after the date on which it would in the usual course of post reach you, it will be presumed that you do not object to the claim made by the said..... and he will be recognized as the legitimate owner of the article/articles and will be allowed to redeem the pledge.The article/articles above referred to is/are of the following description:-Description of the article/articles.....Signature of the pawnbroker.Address.Date.Form E[See section 10(i)(a) and rule 7]Pledge BookName of pawnbroker.Full address.

- 1. Number of pledge.**
- 2. Date of loan.**
- 3. Amount of principal of the loan.**
- 4. Rate of interest charged.**
- 5. The amount of every payment received towards loan and the date.**
- 6. Full and detailed description of the articles (weight to be noted in the case of jewels).**
- 7. Value of article or articles.**
- 8. The time agreed upon for the redemption of the pawn.**
- 9. Date of redemption or sale in auction.**
- 10. Name and address of owner, if he is not himself the pawnbroker.**
- 11. Name and address of person redeeming or purchasing at sale in auction.**

Note. - All entries in the Pledge Book except items 5, 9 and 11 respecting each pledge shall be made on the day of the pawning thereof.Form F[See section 7 and rule 8]Pawn TicketNumber of pledge.Number and address of pawnbroker.Number and date of licence of pawnbroker.The following article/articles is/are pawned with me: -

- 1. Name and full address of pawnner.**
- 2. Date.**
- 3. Amount of principal of the loan.**
- 4. Rate of interest charged.**
- 5. Full and detailed description of the articles (Weight to be noted in the case of jewels).**
- 6. Value of article or articles.**
- 7. Time agreed upon for redemption of the articles.**
- 8. Signature or thumb-impression of the pawnner.**

Signature of pawnbroker his agent. Reverse The rate of interest on any pledged article shall not exceed twelve per cent per annum simple interest, that is to say, one paisa per rupee per mensem simple interest.

2. Every pledge shall be redeemable within a period of one year or such longer period as may be provided in the contract between the parties, from the day of pawning (exclusive of that day) and shall continue to be redeemable during seven days of grace following the said period. A pledge shall further continue to be redeemable until it is disposed of as provided in the Act although the period of redemption and days of grace have expired.

Form G[See section 10(i)(b)(ii) and rule 8]Sale Book of Pledges(Date and place of sale)(Name and place of business of auctioneer)

- 1. Name of pledge as in the pledge book.**
- 2. Date of pawning.**
- 3. Name of pawnner.**
- 4. Amount of loan.**

5. Amount for which pledge sold as stated by the auctioneer.

6. Signature of the auctioneer or his agent.

7. Name and address of purchaser.

Form H[See section 10(l)(b)(v) and rule 8]ReceiptDate.Received fromamount of loan.....
on redemption of pledge, number.....Interest-----Total -----Signature of pawnbroker or
his agent.Form ICertificate of The Pawnbroker or his Agent Under Rule 9I certify that the above is a
true copy of the account maintained under clause (a) of sub-section (1) of section 10 of the Tamil
Nadu Pawnbrokers Act, 1943 (Tamil Nadu Act XXIII of 1943), for the loan of Rs..... taken by
.....on.....(date) and that there are no alterations or erasures in the account (except the
following).Signature of pawnbroker or his agent.Form JCertificate of A Person Other Than The
Pawnbroker or His Agent Under Rule 9I certify that I have compared the above copy with the
original account in the custody of the pawnbroker and found it to be
correct.Signature.Designation.Address.Form K[See proviso to section 10(l)(d) and rule
11-A]Pass-BookName of the pawnbroker.Full address.Number and date of licence of the
pawnbroker.Name of the pawner.Full address of the pawner.Name of the owner (if pawner is not the
owner of all/any articles).Address of owner.Articles belonging to pawner-owner.

1. Number of the pledge.

2. Date of loan.

3. Amount of principal of the loan.

4. Rate of interest charged on the loan per cent per annum or per rupee per mensem or per rupee per annum.

5. Full and detailed description of the articles (Weights to be noted in the case of jewels) or each of-the articles taken in pawn.

6. Value of the article/articles (value of each item should be specified).

7. Time agreed upon for the redemption of the pawned articles.

8. Details of payment made:

Amount paid towards principal	Amount paid on date	towards interest	Balance
Principal	Date	Amount	Interest due Date Amount
		Rs.P	Rs.P Rs.P

(1) (2) (3) (4) (5) (6)

Principal Interest Initial of Pawnbroker

Rs.P. Rs.P Rs.P

(7) (8) (9)

Date of redemption: Signature of pawnbroker. Form L [See section 14-D(1) and rule 14] Register of Auctions Name and place of business of the auctioneer. Full address. Number and date of order approving him as an auctioneer. Name of the pawnbroker. Full address. Number and date of licence of pawnbroker: -

- 1. Number of Pledge as in the pledge book maintained by the pawnbroker.**
 - 2. Date of loan.**
 - 3. Name and address of the pawner.**
 - 4. Amount of loan.**
 - 5. Full and detailed description of the articles sold (weights to be noted in the case of jewels).**
 - 6. Date of publication of the catalogue of pledges.**
 - 7. Date, hour and place of sale held.**
 - 8. Particulars of paid at the auction.**
- | | |
|-----------------|--------|
| Name of bidders | Amount |
| (i)..... | |
| (ii)..... | |
| (iii).....etc. | |
- 9. Amount for which pledge has been sold by the auctioneer.**
 - 10. Amount taken as advance from the successful bidder.**
 - 11. Further amount taken from the successful bidder after the knocking down with dates.**

12. Name and address of the purchaser.

13. Signature of the purchaser.

Note. - A separate entry shall be made for each bid made by the bidders, even if one bidder bid more than once. Signature of the auctioneer. Form M[See rule 4-B] Statement of Return Relating To The Amount Advanced by The Pawnbrokers To The Tahsildar/The Independent Deputy Tahsildar,.....Taluk. Return relating to the amount advanced by the Pawnbroker Licence No..... for the half-year ended on.....

1. Name of the pawnbroker.

2. Full address.

3. Amount advanced from..... to.....

4. Amount realised as principal from..... to.....

5. Amount realised as interest from..... to.....

Signature of pawnbroker.