

# **PONDICHERRY PAWN BROKERS RULES 1966**

**PONDICHERRY PAWN BROKERS RULES**  
**1966**  
**(ADAPTED FROM MADRAS PAWN BROKER RULES 1944)**

1. **Short title and extent.**— (1) These rules may be called the Madras Pawn Brokers Rules, 1944.

(2) They extend to the whole of Union Territory of Pondicherry.

2. **Definition.**— In these rules-

(a) "the Act" means the Madras Pawnbrokers Act, 1944;

(b) "Form" means a form appended to these rules ; and

(c) "section" means a section of the Act.

3. **Application for licence.**— Ever application for a Pawnbroker's licence shall be made to the <sup>1</sup> [ Tahsildar or Deputy Tahsildar ] concerned having jurisdiction over the place of business of the pawnbroker. Such application shall be in Form "A".

3-A. **Authority which 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 the pawnbroker shall be an authority or officer for the purpose of sub-section (3) of section 4.

3-B. **Time of appeal.**— The time within which the person aggrieved referred to in sub-section (3-A) of section 4 of 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.

4-A. 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 sub-section (6) of section 8, shall be the licensing authority concerned.

5. **Charges allowed to pawnbrokers.**— (1) (a) A pawnbroker may, in addition to the cost of <sup>1</sup> [ \*Revenue Stamps ] demand and take from the pawner a sum not exceeding 25 P. for any loan not exceeding Rs.250 and 50 P. for any loan exceeding Rs. 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 sub-clauses (i), (iii) and (iv) respectively of clause (b) of sub-section (1) of section 10.

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1. Substituted vide Notification No. G1- 12732/69, dated 22-11-1969.

(2) The fee which may be charged by a pawnbroker for the inspection of the entry of a sale in the sale book of pledge referred to in sub-clause (II) of clause (b) or 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 :—

	Rs. P.
(i) If the amount of the loan does not exceed Rs. 50	0. 5
(ii) If the amount of the 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. 1,000	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. 300 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 of 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.

**6. Forms 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-section (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-section (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 cause (b) of sub-section (1) of section 10 shall be in Forms F, G and H respectively.

**9. Certificate.—** 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 agent 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 Pondicherry and Karaikal regions of the Union Territory of Pondicherry.

Provided that the languages specified in column (1) of the Table below shall be the languages of the localities specified in the corresponding entries in column (2) of that Table :—

**THE TABLE**

Languages (1)		Localities (2)
Malayalam	---	Mahe Region
Telugu	---	Yanam Region

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.

11-A. **Pass book.**— The pass book which the pawn broker may supply to the pawner under the proviso to clause (d) of sub-section 10, shall be in Form K.

**12. Procedure in auction of pledges:-**

<sup>1</sup> [(1) The auctioneer to whom the sale of a pledge by public auction is entrusted shall be a person approved by the Government or the District Magistrate (Independent) in making the selection, regard shall be had to the antecedents and solvency of the applicants.]

(2) An auctioneer approved by the government shall be competent to conduct public auctions under these rules only within the area specified by the officer approving the auctioneer.

"Provided that an auctioneer may be authorised to do business in more than one region with the approval of the District Magistrate"

"(3) The Pawn broker shall apply to the District Magistrate (independent) for permission for the Sale of the time-barred jewels or articles with list in triplicate of jewels etc., containing particulars of the date of pledge, name and address of the pawner, the name or description of the article pledged and an approximate value of the article proposed to be sold in auction. The pawnbroker shall also enclose the written consent of the auctioneer to conduct the auction.

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1. Substituted by Notification in G.S.R.No.12 vide G.O.Ms. No. 9 dated 25<sup>th</sup> March 1969.

(4) On receipt of the application referred to in sub-rule (3) above, the District Magistrate (Independent) may grant the permission applied for <sup>1</sup> [ nominating an auction from the approved list for the said purpose, and ] 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 District Magistrate, one copy of the list shall be sent to the auctioneer duly signed by the authority granting the permission.

(5) The Government may, in their discretion, at any time, either of its own motion or on an application, call for and examine the records of an order passed by the District Magistrate (Independent) under rule 12 (1), for the purpose of satisfying themselves as to the legality or propriety of such order and may in reference thereto pass such order as they think fit.

(6) The auctioneer shall cause all pledges to be exposed to public view

(7) (i) The auctioneer shall print and publish a catalogue of the pledges 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 the article (weight to be noted in the case of jewels),

(e) name and address of pawner; <sup>2</sup> [ \* \* \* ]

(f) date, hour and place of sale.

(g) <sup>2</sup> [ \* the amount of principal ; and

(h) the amount of interest due upto the date notified for sale;]

(ii) The period catalogue referred to in clause (i) shall be published in the following manner:—

(a) A copy shall be posted 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 station or each of 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 stations having jurisdiction over the place of business of the pawnbroker concerned and the place or

(d) places of sale, any postponement of such auction and all the subsequent dates of auction

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1. Inserted Vide Notification No.A-13761/72 dated 09-03-1973.

2 Deleted Vide Notification No.8746/71-C.1 dated 02-11-1971.

(iv) The auctioneer shall also send a copy of the printed catalogue by registered post to the pawner at least a week before the date fixed for the sale.

(v)<sup>1</sup> [The auctioneer shall also send atleast a week before the data fixed for the sale, a copy of the printed catalogue to the Inspector concerned who may be present at the auction:

Provided that the Inspector may, at his discretion, also depute the concerned firka Revenue Inspector to be present and watch the proceedings of the auction.]

(8) The Pledge of each pawnbroker in the catalogue shall be separated from the pledges of any other pawnbroker.

(9) The auctioneer shall insert in the Official Gazette and in some public newspaper approved by the District Magistrate (Independent), 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 separate days in the same newspaper, and the second shall be inserted at least ten clear days before the first day of sale

(11) Where a pawnbroker bids at a sale, the auctioneer shall not take the bidding in any form other than bidding in any form other than that in which he takes the bidding of other persons of the same sale; and the auctioneer on knocking down any article to a pawnbroker shall forthwith declare audibly the name of 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 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 the signature of the auctioneer.

(13) The pawnbroker shall preserve every such catalogue for at least three years after the auction

(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 realised by the sale".]

(13) **Charges for disposing of pledges in auction.**— Charges referred to in clauses (a) of sub-section (4) of section 12 may be—

(i) charges for the publication of auction notice

(ii) charges for bringing the article from the normal place of its keeping to the place of publication.

(iii) charges for the conduct of sale.

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1. Inserted vide Notification No.8746/71-C.1 dated 02-11-1971.

(iv) <sup>1</sup> [ \* "Postal charges for intimating the pawner of the surplus amount realised by the sale". ]

14. **Register of auctions.**— The register referred to in sub-section (1) 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 register 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 LICENCE

To

<sup>2</sup> [ Tahsildar/Dy.Tahsildar Taluk ]

1. Name in full of 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 Union territory of Pondicherry
  - (1) Full address of such residence; and
  - (2) A list of the properties owned by him in places outside the Union territory of Pondicherry.
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 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?

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1. Inserted by Notification in G.S.R.No.12 Vide G.O.Ms.No.9 dated 25<sup>th</sup> March, 1969.

2. Notification G1-12732/69 dated 22-11-1969.

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

Signature of the applicant

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

Signature of the applicant.

### Form – B

(See section 4(4) and rule 4)

#### Pawn Broker's licence

No.

I, <sup>1</sup> [ Tahsildar/Dy.Tahsildar Taluk ] do hereby authorise and empower -----now residing at -----of----- to carry on the business of pawnbroker in premises No. \_\_\_\_\_ in Commune from upto 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 <sup>1</sup> [ Deputy Collector (Revenue). ] having jurisdiction over the area
6. This licence shall apply only to the premises mentioned above. The place of business shall not be changed except with the previous approval of the licensing authority.

A breach of any of the above conditions is punishable under sub section (1) of section 18 of the Act.

Give under my hand and seal, this ----- day of -----

Fee paid Rs.

Controller

Commune.

1. Notification G1-12732/69 dated 22-11-1969.



**Form – C**

**(See section 8(2) and rule 6(1))**

**Declaration by pawner**

I, ----- of ----- in pursuance of sub - section (2) of section 8 of the Madras, Pawnbroker Act, 1943 ( Madras Act XXIII of 1943 ), as made applicable to the Union territory of Pondicherry by the Pondicherry pawnbrokers Act, 1966 ( Act No 11 of 1966 ) 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 / 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 the identifying person  
Designation.  
Address.  
Date.

**Form – D**

**(See section 8(2) and rule 6(1))**

**Declaration by the person entitled to redeem the pledge**

I, ----- of ----- in pursuance of sub-section (2) of section (8) of the Madras Pawnbrokers Act, 1943 (Madras Act XXIII of 1943) as made applicable to the Union Territory of Pondicherry by the Pondicherry pawn brokers Act, 1966 ( Act No. 11 of 1966) do solemnly and sincerely declare that the right to redeem the article/articles described below, the property of ----- and ----- pawned by 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 person.  
Designation.  
Address.  
Date.

I, ----- of ----- in pursuance or 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 – 1**

**(See section 8(3) and rule 6(1))**

**Declaration by Messenger / Agent**

I, ----- of ----- in pursuance of sub-section (3) of section 8 of the Madras Pawnbrokers Act, 1943 (Madras Act XXIII of 1943), as made applicable to the Union territory of Pondicherry by the Pondicherry Pawnbrokers Act, 1966, (Act No 11 of 1966), do 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 authorised 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 to be ----- of -----.

Signature of identifying person.  
Designation.  
Address.  
Date.

**Form – D – 2**

**(See section 8(4)(a)(i) and rule 6(1))**

**Declaration by legal representation of pawner.**

I, ----- of ----- in pursuance of sub - clause (i) of clause (a) of sub - section (4) of section 8 of the Madras pawnbrokers Act, 1943 (Madras Act XXIII of 1943) as made applicable to the Union territory of Pondicherry by the Pondicherry Pawnbrokers Act, 1966 (Act No. 11 of 1966), do solemnly and sincerely declare that I am the legal representative of the deceased pawner being his / her ----- and that I am entitled to redeem the article / articles described below and pawned by the deceased pawner at the shop of ----- pawnbroker under pawn Ticker No. --- ----- dated -----

I also hereby declare that the said Pawn Ticket is now in my possession.

The article / article above referred to is / are of the following description;-

1.

2.`

Signature of persons.  
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 know making the foregoing declaration to be ----- of -----

Signature of identifying person  
Designation.  
Address.

Declared before me this ----- day of -----  
(Seal)

Magistrate or judge

**Form D – 5**  
**(See second provision to section 8(3) and rule 6(2))**

**Notice to the Pawner**

Notice is hereby given that ----- claiming himself / herself if 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 reedem the peldge. You are hereby required to state your objections, if any, in respect of the above proposal. If noting 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 / article above referred to is / are of the following

- 1.
- 2.

Signature of Pawnbroker.  
Address.  
Date.

**Form D – 3**  
**(See section 8(6) and rule 6(1))**

**Declaration by pawner of loss or destruction of pawn ticket**

I, ----- of ----- in pursuance of sub - section 8 of the Madras Pawnbroker Act, 1943 (Madras Act XXIII of 1943), as made applicable to the Union territory of Pondicherry by the Pondicherry Pawnbrokers Act, 1966 (Act No.11 of 1966) do solemnly and sincerely declare that I pledged at the shop of ----- pawnbroker, the article / articles described below being my property and having received pawn ticket bearing No. (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 behalf.

The article / article 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 fore going 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 owner of pledge**

I, ----- of ----- in pursuance of sub - section (7) of section 8 of the Madras Pawnbrokers Act, 1943 (Madras Act XXIII of 1943), as made applicable to the Union territory of Pondicherry by the Pondicherry Pawn brokers Act. 1966 (Act No.11 of 1966) do solemnly and sincerely declare that I am the owner of the article / article described below pawned at the shop of ----- pawnbroker, and that the pledge in respect of the article / article was pawned without my knowledge or authority.

The article / article above referred to is / are the following description:-

- 1.
- 2.

Signature of the 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 now making the foregoing declaration to be ----- of -----

Signature of identifying person .  
Designation.  
Address.  
Date.

**Form D – 6**

**(See section 8(5) and rule 6(2))**

**Notice of Assignment to pawnbroker**

Notice is hereby given that I, ----- of ----- have come into possession of the pawn ticket No. ----- dated ----- as the assignee, of the pawner in respect of the article / articles described below pawned 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/article above referred to is / are of the following description;-

Description of the article/articles  
Signature of the person  
Designation.  
Address.  
Date.

To

Pawnbroker at

**Form D – 7**

**(See section 8(5) and rule 6(2) )**

**Notice to pawner of claim made by assignee**

Notice to pawner of claim made by assignee

Notice is hereby given that ----- claiming himself to be your assignee as 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 the 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 recognized 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 pledge**

Notice is hereby given that ----- claims to be 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 of ----- 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:—

Signature of the pawnbroker.  
Address.  
Date.

**Form – E**

**(Section 10(1)(a) and rule 7)**

**Pledge Book**

Name of Pawner.

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 noticed 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 of sale in auction :
10. Name of the address of the owner, if he is not himself the pawner :
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–TICKET

Number of pledge.

Number and address of pawn broker.

Number and date of licence of pawn broker.

The following article/articles is / are pawned with me

1. Name and full address of pawner.
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 pawner.

Signature of pawn broker  
or his agent

The rate of interest Reverse on any pledge article shall not exceed twelve per cent per annum simple interest that is to say, one paisa per rupee 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**

**(Section 10(1) (b) (ii) and rule 8)**

**SALE BOOK OF PLEDGES**

(Date and place of sale)

(Name and place of business of auctioneer)

1. Number of pledge as in the pledge book.
2. Date of pawning.
3. Name of pawner.
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 or purchaser.

**Form – H**

**(Section 10(1) (b) (v) and rule 8)**

**Receipt**

Date :

Received from ----- on redemption of pledge, number ----- amount of -----

Amount of Loan	-----
Interest	-----
Total	-----

Signature of pawn broker  
or is agent.

**Form – I**

**CERTIFICATE OF THE PAWNBROKER OR HIS**

**AGENT UNDER RULE 9**

Certify that the above is a true copy of the account maintained under clause (a) of sub-section (1) of section 10 of the Madras Pawnbrokers Act, 1943, as made applicable to the Union territory of Pondicherry by the Pondicherry Pawnbrokers Act, 1966 ( Act No. 11 of 1966 ), 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 pawn broker  
or his agent.

**Form – J**

**CERTIFICATES OF A PERSON OTHER THAN THE**

**PAWNBROKER OR HIS AGENT UNDER RULE 9**

I 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(1) (d) and rule 11-A)**

**Pass - Book**

Name of the pawnbroker.  
Full address.  
Number and date of licence of the pawnbroker.  
Name of the pawner.  
Full address of 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) of 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 towards interest			Balance on date		Initial of pawn broker
Prin- cipal	date	Amount due	interest due	date	amount	Princi- pal	interest	
1	2	3 Rs .P	4 Rs.P	5	6 Rs. P	7 Rs.P	8 Rs.P	9

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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 or pledges.
7. Date, hour and place of sale held.
8. Particulars of bid at the auction,

Name and bidders	Amount
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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 date.
12. Name and address of the purchaser.
13. Signature of the purchaser.

**Note :-** Separate entry shall be made for each bid made by the bidders even if one bidder bids more than once.

Signature of the auctioneer.