

Terms & Conditions – “Har Roz Gold Jeeto” Campaign (October 2026)

- **Campaign Period:** The campaign is valid from **October 9, 2026, to November 8, 2026** (31 Days).
- **Eligible Products:** Personal Loan (PL), Business Loan (BL), Loan Against Property (LAP) & Enterprise Business Loan (EBL).
- **Eligibility Criteria:**
 - The loan must be fully disbursed between **00:00 hours and 23:59 hours** on the applicable calendar day during the campaign duration.
 - Applicable across all authorized channels: Direct Sales Force, Branch Walk-ins, Digital/Website/Mobile App Leads, and approved Direct Selling Agents (DSAs) / Channels.
- **Reward:** One (1) 24k (995) 1-Gram Gold Coin will be awarded daily basis highest loan disbursement amount*.
- **Cancellation / Preclosure Clause:** If a customer cancels, forecloses, or curtails the loan within **30 days** of winning the gold coin, the monetary value equivalent to the Gold Coin amount will be deducted or recovered from the final loan settlement/disbursement proceeds.
- **Tie-Breaker:** In the event of a tie, priority will be given to the application that completed final disbursement processing first (timestamp basis).

**Region, Product and Channel wise.*