SOFTWARE FOR GOLD LOAN FIRMS AND JEWELLERS

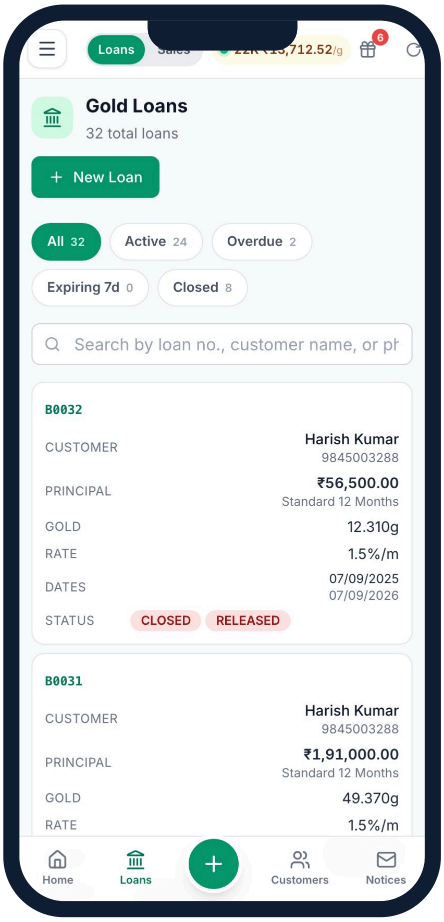
Everything a gold loan firm needs, in one software.

Loans, interest the way your business works, pledge bills, WhatsApp receipts and reminders, the registers the law asks for — and a GST billing counter for firms that also sell jewellery.

₹499/month
Plans from ₹499 a month + GST. Onboarding free.

30 days free
Try every feature for a month. No card.

Any phone
Runs in the browser. Nothing to install.



Your loans, on the phone in your pocket

BUILT FOR
Gold loan firms, girvi and pawnbroking businesses, and jewellers who also lend

DEVICES
Any phone, tablet or computer, with ordinary internet

YOUR ADDRESS
yourfirm.goldkhata.com — your own private system and database

LANGUAGES
English screens; papers and WhatsApp in English, Kannada or Tamil

> Live demo, open to everyone: **demo.goldkhata.com** — login **demo** / **demo1234**. A sample firm with running loans; it resets every night.

WHY FIRMS CHOOSE GOLDKHATA

What makes GoldKhata different

Adapts to your business

Your interest method, your first-month rule, simple or compound interest, your papers and terms — set once. Where a setting is not enough, we build the rule for you.

WhatsApp from your own number

Receipts, reminders and rate cards go from the number your customers already know. No message wallet to top up.

Prices printed openly

₹499 to ₹999 a month + GST. No per-loan fee, no yearly maintenance charge. Most vendors in this trade do not publish a price at all.

Your data stays yours

Your own private database, a one-tap Excel download any time, a nightly encrypted backup. Stop paying and everything stays readable.

Both sides of the shop in one product

Gold loans, the jewellery counter, cash book, GST returns and a Tally file for your CA. One login, one customer list.

Runs on the phone you already have

Nothing to install. It needs only the internet WhatsApp needs, and billing keeps going when the line drops.

The papers the law asks for are built in

Pledge bill, gold loan ledger, delivery register, notices with postal tracking and auctions — printed ready-made.

The owner sees everything from anywhere

A report on your WhatsApp every evening, a risk radar for falling gold rates, stuck interest, sleeping loans.

“Don't trust us. Test us.”

Send us one page of your register on WhatsApp. We enter those loans and show you our figures. If our interest does not match yours to the rupee, don't subscribe.

GOLD LOANS

A loan from start to finish

Gold pledged
customer, ornaments, weight, purity

→

Pledge bill printed
with your business name

→

Interest collected
cash or UPI; receipt on WhatsApp

→

Top-up, or some ornaments returned
the loan continues

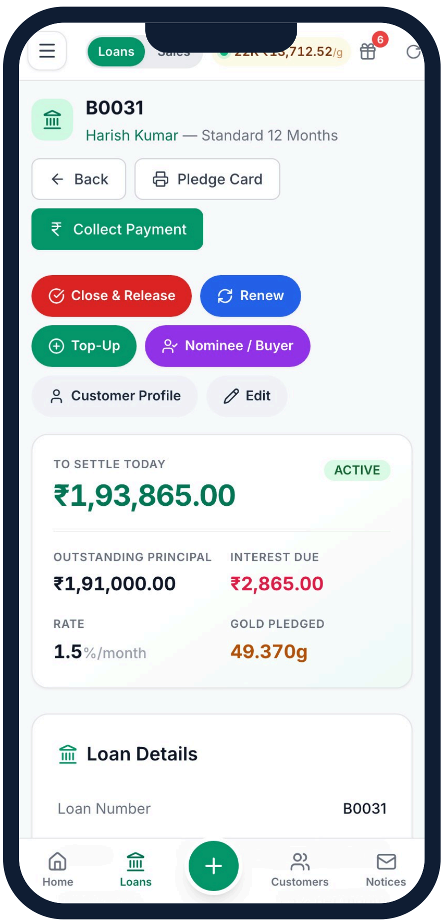
→

Loan closed
ornaments returned; release photo taken

Not paid on time?
final notice, then auction notice, on schedule

→

Auction
sale recorded; extra money returned to the customer



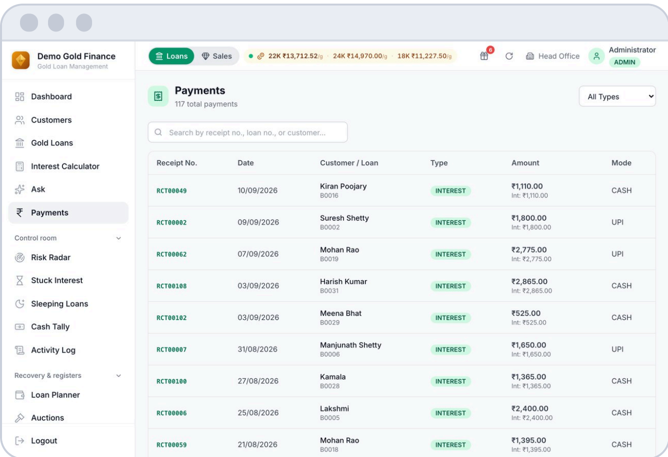
A loan's page: every payment, top-up and notice, with who did it and when

- **New loan in about a minute** — the pledge bill prints at once
- **Interest your business's way** — simple or compound, your first-month rule, set once
- **Interest calculator** — any loan, any date, in seconds
- **Gold and silver** — silver loans with their own purities
- **Renewal, part-release, bulk close** — one step each
- **Back-dating** — an entry with an earlier date lands on that date everywhere

PAYMENTS AND WHATSAPP

Money comes in, and the customer knows at once

Payment entered at the counter →	Receipt on the customer's WhatsApp
Due date coming →	Reminder — nobody has to remember to call
Loan about to expire →	Expiry warning
Friday morning →	Today's gold rate card to every customer
Customer replies or sends a photo →	Lands in your inbox, against the right customer
Customer texts BAL →	Their balance, any hour



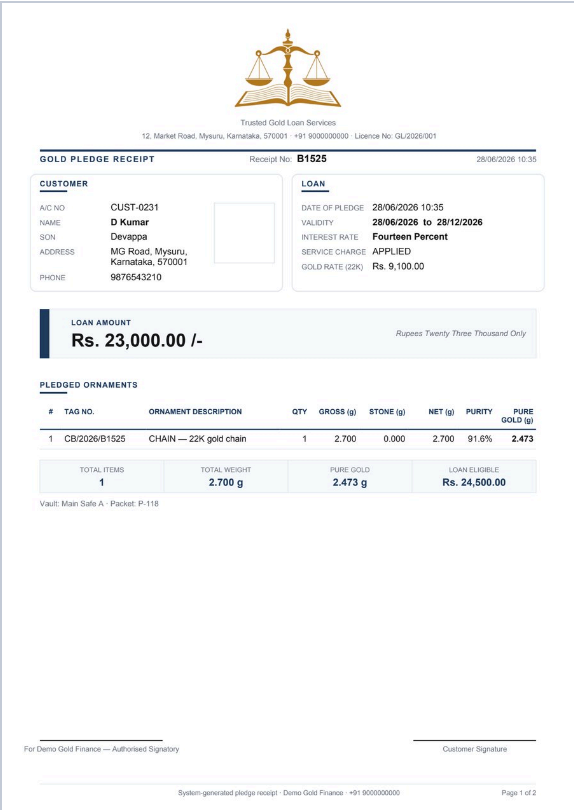
Every payment with its receipt number and how it was paid — cash or UPI

- **Cash, UPI, bank or cheque** — a receipt either way
- **UPI QR for the exact amount** — no wrong transfers
- **Cash and UPI in one payment** — only the cash part goes into the drawer
- **Payment link** — for money still owed
- **Welcome and overdue messages** — polite, automatic
- **STOP opts a customer out** — START brings them back

> Your own Meta WhatsApp Business account, connected by us for a one-time ₹1,999 (Pro and Advanced). Meta's per-message charge — a few paise — is billed to your own account at cost.

PAPERS, REGISTERS AND NOTICES

Printed ready-made, with your business name



Trusted Gold Loan Services
12, Market Road, Mysuru, Karnataka, 570001 · +91 9000000000 · Licence No: GL/2026/001

GOLD PLEDGE RECEIPT — Receipt No: **B1525** — 28/06/2026 10:35

CUSTOMER

A/C NO	CUST-0231
NAME	**D Kumar**
SON	Devappa
ADDRESS	MG Road, Mysuru, Karnataka, 570001
PHONE	9876543210

LOAN

DATE OF PLEDGE	28/06/2026 10:35
VALIDITY	**28/06/2026 to 28/12/2026**
INTEREST RATE	**Fourteen Percent**
SERVICE CHARGE	APPLIED
GOLD RATE (22K)	Rs. 9,100.00

LOAN AMOUNT
Rs. 23,000.00 /-
Rupees Twenty Three Thousand Only

PLEDGED ORNAMENTS

#	TAG NO.	ORNAMENT DESCRIPTION	QTY	GROSS (g)	STONE (g)	NET (g)	PURITY	PURE GOLD (g)
1	CB/2026/B1525	CHAIN — 22K gold chain	1	2.700	0.000	2.700	91.6%	**2.473**

TOTAL ITEMS	TOTAL WEIGHT	PURE GOLD	LOAN ELIGIBLE
1	2.700 g	2.473 g	Rs. 24,500.00

Vault: Main Safe A · Packet: P-118

For Demo Gold Finance — Authorised Signatory — Customer Signature

System-generated pledge receipt · Demo Gold Finance · +91 9000000000 — Page 1 of 2

Pledge bill, with your business name and details

12, Market Road · Ph: 9000000000

TO ಇವರಿಗೆ,
D Kumar
Son: Devappa
Market Road
Market Road, Karnataka - 570001
Mob: 9000000001
Ref. No: B1525

FINAL DEMAND NOTICE
ಅಂತಿಮ ಬೇಡಿಕೆ ಸೂಚನೆ
Notice No: N-2026-001
Date: 24 July 2026
Ref: Loan No. B1525

Loan No.	Principal	Gold (g)	Notice Charge	Total Due
B1525	Rs. 23,000.00	2.700	Rs. 300.00	**Rs. 23,000.00 + interest + notice charge**

Dear **D Kumar**,

This is a formal reminder that your Gold Loan No. **B1525**, taken on **12/07/2025** for **Rs. 23,000.00**, has completed its full term of twelve (12) months and is now due for closure.

Please settle the total due shown above — principal of **Rs. 23,000.00** with interest and the notice charge — on or before **10/08/2026**.

If the dues are not settled by the deadline, auction proceedings of the pledged ornaments will begin as per the terms of the pledge, without any further intimation.

To renew or close the loan, or for any clarification, kindly visit our office with this notice.

As per Rule 20 of the Pawnbrokers Act, the cost of this notice is payable by you.

ಸಾಲದ ಸಂಖ್ಯೆ: **B1525** ಸಾಲದ ದಿನಾಂಕ: **12/07/2025** ಮೂಲ ಮೊತ್ತ: **Rs. 23,000.00**

ಮಾನ್ಯರೇ,
ಮೇಲಿನ ಕೋಷ್ಟಕದಲ್ಲಿ ವಿವರಿಸಲಾದ ಚಿನ್ನದ ಸಾಲವು ಹನ್ನೆರಡು ತಿಂಗಳುಗಳ ಪೂರ್ಣ ಅವಧಿಯನ್ನು ಪೂರ್ಣಗೊಳಿಸಿದೆ ಮತ್ತು ಇದೀಗ ಮುಚ್ಚಲು ಬಾಕಿಯಿದೆ ಎಂಬುದನ್ನು ಇದು ಔಪಚಾರಿಕ ಜ್ಞಾಪನೆಯಾಗಿದೆ.
ದಯವಿಟ್ಟು ಮೇಲಿನ ಕೋಷ್ಟಕದಲ್ಲಿ ತೋರಿಸಿರುವ ಒಟ್ಟು ಬಾಕಿ ಮೊತ್ತವನ್ನು - ಅಸಲು, ಬಡ್ಡಿ ಮತ್ತು ನೋಟೀಸ್ ಶುಲ್ಕವನ್ನು - ಕೆಳಗೆ ಮುದ್ರಿಸಿದ ಗಡುವಿನ ದಿನಾಂಕದಂದು ಅಥವಾ ಮೊದಲು ಇತ್ಯರ್ಥಪಡಿಸಿ.
ಗಡುವಿನೊಳಗೆ ಬಾಕಿಯನ್ನು ಇತ್ಯರ್ಥಪಡಿಸದಿದ್ದರೆ, ಯಾವುದೇ ಸೂಚನೆಯಿಲ್ಲದೆ ಒತ್ತೆಯ ಆಭರಣಗಳ ಹರಾಜು ಪ್ರಕ್ರಿಯೆಗಳು ಪ್ರಾರಂಭವಾಗುತ್ತವೆ.
ಪಾವತಿಸಬೇಕಾದ ಬಡ್ಡಿಯನ್ನು ತಿಳಿಯಲು ಅಥವಾ ಸಾಲವನ್ನು ನವೀಕರಿಸಲು ಅಥವಾ ಮುಚ್ಚಲು, ದಯವಿಟ್ಟು ಈ ಸೂಚನೆಯೊಂದಿಗೆ ನಮ್ಮ ಕಚೇರಿಗೆ ಭೇಟಿ ನೀಡಿ.
ಗಿರವಿದಾರರ ಕಾಯಿದೆಯ ನಿಯಮ 20 ರ ಪ್ರಕಾರ, ಈ ನೋಟೀಸ್‌ನ ವೆಚ್ಚವನ್ನು ನೀವು ಪಾವತಿಸಬೇಕಾಗುತ್ತದೆ.

Deadline / ಕೊನೆಯ ದಿನಾಂಕ: **10 August 2026** — Total Due: Rs. 23,000.00 + interest + notice charge

Date: 24 July 2026
For Demo Gold Finance
Authorised Signatory

Sent via Speed Post / Registered Post. This is a system-generated demand notice.
Loan ref: B1525 · Generated by Demo Gold Finance GLMS

Final notice in English and Kannada; the auction notice follows the same way

- **Pledge bill and agreement** — the moment the loan is saved
- **Delivery register** — release records with continuous numbering
- **Auction Command Centre** — overdue list, notices in batches, results
- **English, Kannada or Tamil** — per customer or per bill
- **Gold loan ledger** — the register the law asks for, any date range
- **Notices on schedule** — final and auction notices, with the Speed Post number recorded
- **Your own wording** — paste your terms once; every paper prints them
- **Indemnity bond, NOC, closure papers** — made from the loan, not typed again

FOR THE OWNER

Every rupee, and the day closed with a count

Money moves
loans paid out, collections, bills, expenses

→

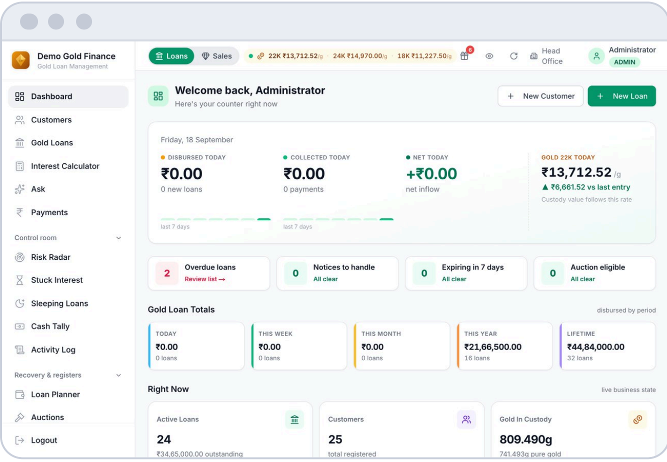
Cash book
fills itself

→

Day close
count the drawer; the software shows what it expects

→

8:30 pm
the day's report on your WhatsApp



The dashboard: today at a glance

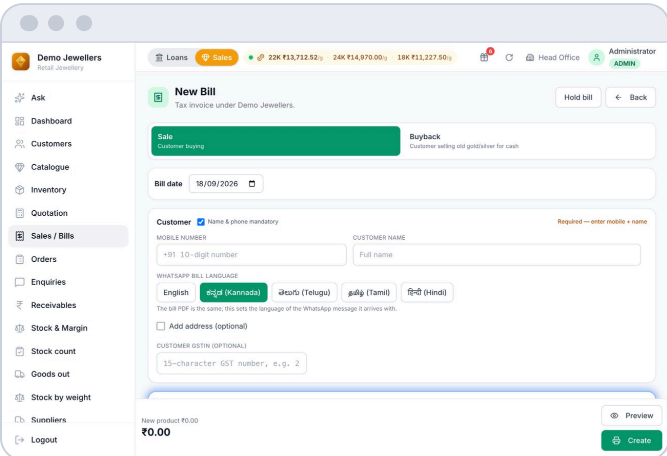
- **Business performance** — this month against last
- **Ask in plain English** — “how much did we collect last week”
- **Owner's Control Room** — risk radar, stuck interest, sleeping loans
- **Five staff roles** — owner, manager, cashier, appraiser, auditor
- **Who did what** — every action carries a name and a time
- **Privacy lock** — amounts hide behind a PIN
- **Sign-in history** — end every device in one press
- **Branches** — each with its own counter; you see all

JEWELLERY COUNTER · ADVANCED PLAN

Weigh it, scan it, bill it

Weighing scale on the counter → **Cable to the computer** → **GoldKhata in Chrome** press Weigh → **Weight lands on the bill** with today's rate → **Tag and GST bill print**

Barcode scanner scan the tag → **Weight, purity and rate reach the bill** → **UPI QR for the exact amount**



The billing screen

- **GST your way** — 3% on everything, or 5% on making
- **Stock by tag** — count by scanning; know where every piece is
- **Old gold, melting, karigar, hallmarking** — all recorded
- **Schemes, orders, loyalty points** — tracked per customer
- **Books write themselves** — GSTR-1, GSTR-3B, a Tally file for your CA
- **Any printer, any paper** — works without internet too

YOUR DATA AND YOUR DEVICES

Works with what you have. Your data stays yours.

- Phone
- Tablet
- Computer
- Printer
- Weighing scale
- Barcode scanner

Your firm's own GoldKhata
yourfirm.goldkhata.com

- Own private database
- Encrypted connections
- Nightly encrypted backup
- Excel in and out

Can GoldKhata's team see my book?

No one at GoldKhata looks at your book. Your firm's records sit in a separate private database of their own, never mixed with another firm's, never sold, never shared. Every connection is encrypted, and your backups are encrypted. Our team opens a firm's data only when that firm asks for help, only as far as needed to fix the problem, and the privacy policy says so in writing.

What if I stop paying?

The system becomes read-only. Every record stays visible and the full Excel download keeps working. Pay again and everything resumes where it stopped.

What if the internet goes off at the counter?

A phone hotspot is enough. If the line drops, your records are safe on the server, and jewellery bills written offline are sent when the connection is back.

Day 1 — message us on WhatsApp
a 15-minute walkthrough on your kind of loans

→

Days 2–3 — we set up at your shop
running loans from Excel, your papers, your staff trained

→

Week 1 — you run the counter
onboarding free; most firms are running within a week

PLANS

Simple plans, free onboarding

MOST POPULAR

Starter

₹499/month
₹4,999 a year

For a single-counter firm going digital

- ✓ Full loan book: loans, customers, payments
- ✓ Interest your business's way
- ✓ Pledge bills, ledger, delivery register, notices
- ✓ Cash book, day close, reports
- ✓ Excel import and one-tap export

Pro

₹699/month
₹6,999 a year

For firms that want customers on WhatsApp

- ✓ Everything in Starter
- ✓ WhatsApp from your own number: receipts, reminders, welcome and overdue messages
- ✓ Two-way WhatsApp inbox
- ✓ Live gold rate auto-update
- ✓ Kannada and Tamil papers and messages

Advanced

₹999/month
₹9,999 a year

For owners who want growth and full control

- ✓ Everything in Pro
- ✓ Weekly rate card and bulk campaigns
- ✓ Multiple branches, one dashboard
- ✓ Jewellery counter with GST billing and the books
- ✓ Owner's Control Room and Auction Command Centre
- ✓ Priority support — direct line

Please note. Prices are per firm, plus 18% GST. Pay yearly and save ₹989 to ₹1,989 a year. Every firm starts with a 30-day free trial of all Advanced features, no card needed. Onboarding — register migration and training — is free. Optional one-time ₹1,999 to connect your own WhatsApp number. A small customisation for your firm is ₹999 one-time. No per-loan fees, no maintenance charges.

WHATSAPP US

+91 88048 88883

A 15-minute walkthrough, or a photo of one register page for the interest test.

TRY THE LIVE DEMO

demo.goldkhata.com

Login **demo** / **demo1234**. A sample firm that resets every night.

START YOUR FREE TRIAL

goldkhata.com/trial

Your own firm the same day. 30 days, all features, no card.

GoldKhata is a product of Rank Pinnacle, Karnataka, India. A software company, never a lender. Prices exclude GST and are correct as of September 2026; goldkhata.com/pricing is the current authority.