

बारां केन्द्रीय सहकारी बैंक लि०, बारां

व्यक्तियों, व्यापारिक फर्मों आदि की आकस्मिक आवश्यकताओं की पूर्ति हेतु
अचल सम्पत्ति रहन के विरुद्ध ऋण योजना

योजना का नाम "अचल सम्पत्ति रहन के विरुद्ध ऋण योजना" होगा

1. उद्देश्य

इस योजना के निम्न उद्देश्य होंगे :-

- 1.1 व्यक्ति की विधि सम्मत आकस्मिक पारिवारिक, सामाजिक आवश्यकताओं की पूर्ति हेतु अचल सम्पत्ति रहन रख कर सावधि ऋण/लिमिट के रूप में आर्थिक सहायता उपलब्ध करवाना।
- 1.2 व्यापारिक फर्म की आकस्मिक व्यापारिक आवश्यकताओं की पूर्ति हेतु अचल सम्पत्ति रहन रख कर सावधि ऋण/लिमिट उपलब्ध करवाना।
- 1.3 किसी भी प्रकार की पारिवारिक आवश्यकताओं की पूर्ति हेतु, वाहन क्रय हेतु, उच्च शिक्षा हेतु अतिरिक्त अचल सम्पत्ति निर्माण आदि कार्यों हेतु अचल सम्पत्ति रहन रख कर ऋण उपलब्ध करवाना।
- 1.4 इस योजनांतर्गत केवल एक स्थान पर स्थित अचल सम्पत्ति पर ही ऋण उपलब्ध कराया जावेगा। यदि सम्पत्ति दो अलग-अलग स्थानों पर है तो उनमें से बैंक के कार्य क्षेत्र में स्थित केवल एक सम्पत्ति के रहन के विरुद्ध ही ऋण दिया जा सकेगा।
- 1.5 एक सम्पत्ति के विरुद्ध एक प्रकार का ऋण ही स्वीकृत किया जा सकेगा। अर्थात् जिस सम्पत्ति के निर्माण/क्रय आदि हेतु आवास ऋण स्वीकृत है, पर ऋण बकाया रहने तक इस योजनांतर्गत ऋण नहीं दिया जा सकेगा।

2. पात्रता

राजस्थान राज्य का कोई भी निवासी जो निम्नांकित परिधि में आता हो, इस योजनांतर्गत ऋण प्राप्त कर सकता है :-

- 2.1 सरकारी/अर्द्ध सरकारी/स्वायत्तशासी संस्था अथवा सार्वजनिक (सीमित दायित्व) कम्पनियों में कार्यरत स्थाई वेतनभोगी कर्मचारी जिसके पास बैंक के कार्य क्षेत्र में रहन रखने हेतु भार रहित अचल सम्पत्ति वास्तविक कब्जे में उपलब्ध हो।
 - 2.2 गैर वेतनभोगी व्यक्ति/विधिक व्यक्ति (पंजीकृत संस्था, व्यापारिक फर्म आदि) जो पिछले 3 वर्षों से आयकर निर्धारित है एवं उसे स्थाई खाता संख्या आबंटित है एवं उसके पास बैंक कार्य क्षेत्र में रहन रखने हेतु भार रहित अचल सम्पत्ति वास्तविक कब्जे में उपलब्ध हो।
- ❖ शीर्ष बैंक स्तर से जारी परिपत्र क्रमांक 10072 दिनांक 28-01-2010 के अनुसार इस हेतु यह ध्यान में रखा जावे कि तीन वर्ष की विवरणियाँ ऋण लेने के प्रयोजन से एक साथ भरकर खाना पूर्ति नहीं की हुई हो, अर्थात् वर्ष विशेष की विवरणियाँ आयकर विभाग द्वारा हेतु निर्धारित समय अवधि में ही जमा करवाई गई हो अस्थाई प्रकृति की आय जैसे सिलाई, ट्यूशन पढाने, हॉकर, बच्चों के पालनागृह चलाना को दीर्घावधि आय के स्रोत नहीं माना जाये अर्थात् ऋण की पुर्नभुगतान क्षमता के आंकलन में इस प्रकार के व्यवसाय से दर्शायी जाने वाली आय को सम्मिलित नहीं किया जाये।
 - ❖ शीर्ष बैंक के परिपत्र क्रमांक 10072 दिनांक 28-01-2010 से निर्देशित किया गया था कि "एक ही भूमि पर भू -खण्ड क्रय करने एवं निर्माण हेतु आवास ऋण स्वीकृति

उपरांत स्वीकृत ऋण के बकाया रहने तक उसी भूमि पर मॉर्गेज ऋण अथवा अन्य कोई ऋण स्वीकृत नहीं किया जावेगा। " तदुपरांत शीर्ष बैंक के परिपत्र क्रमांक 4464 दिनांक 4-8-2010 से उक्त नियम में संशोधन करते हुये निर्णय लिया गया कि यदि कोई ऋणी पूर्व में लिये गये ऋण की नियमित किश्तें तीन-चार वर्षों से जमा करवा रहा है तथा उसकी आय के अनुसार नवीन ऋण की पुर्नभुगतान क्षमता भी बनती है तो ऐसे ऋणी/ग्राहकों को बैंक द्वारा स्वीकृत ऋण के अतिरिक्त अन्य उद्देश्य हेतु पूर्ववर्ती ऋण से निर्मित सम्पत्ति की सिक्कूरिटी पर इस शर्त के साथ ऋण दिया जा सकेगा कि दोनो ऋणों के विरुद्ध कुल बकाया की सीमा सम्पत्ति के मूल्यांकन के आधे तक ही सीमित हो अर्थात् दोनो ऋण अन्तर्गत अधिकतम बकाया से दूगने मूल्य की सम्पत्ति बैंक द्वारा निर्धारित मूल्यांकन माप दण्डों के अनुरूप उपलब्ध हों। आवेदनकर्ता की नौकरी अथवा व्यवसाय से होने वाली आय से दोनों ऋणों की पुर्नभुगतान क्षमता सुनिश्चित की जावें।

- ❖ किसी व्यक्ति विशेष को एक से अधिक ऋण स्वीकृत करते समय नाबार्ड की ऋण अनु प्रवर्तन व्यवस्था (सीएमए) में निर्देशित एक्सपोजर नोर्मस की सीमा का ध्यान रखा जावे, जो वर्तमान में प्रति व्यक्ति (व्यक्ति, एकल स्वामित्व, पार्टनरशिप फर्म आदि) अधिकतम रूपये 40.00 लाख है ।
- 2.3 अचल सम्पत्ति आवासीय भूमि/भवन, वाणिज्यिक भूमि/निर्मित परिसर आदि राज्य सरकार के सक्षम प्राधिकारी द्वारा अनुमोदित हो तथा ऋणी के नाम पर उसके वास्तविक कब्जे में होनी चाहिये। इसमें मशीनरी आदि सम्मिलित नहीं होगी।
- 2.4 इस योजनांतर्गत ऋण दो व्यक्तियों के संयुक्त नाम पर भी स्वीकृत किये जा सकेंगे। गैर वेतनभोगी व्यक्तियों के मामले में दोनों व्यक्तियों में से कम से कम एक का आयकर निर्धारित होना आवश्यक है। सह-ऋण प्रार्थी पति, पत्नी, माता, पिता, पुत्र अथवा पुत्रवधु हो सकती है ।
- 2.5 आवेदक की न्यूनतम आयु सीमा 18 वर्ष तथा अधिकतम 65 वर्ष हो सकती है ।

3. योजना का कार्यक्षेत्र

इस योजना के अंतर्गत बारां केन्द्रीय सहकारी बैंक लि० की शाखाओं द्वारा अपने कार्य क्षेत्र में आने वाले पचास हजार से अधिक की जनसंख्या वाले कस्बे/शहर में निवास करने वाले ऐसे व्यक्तियों को ऋण दिया जा सकेगा जिनकी रहन रखने योग्य अचल सम्पत्ति भी बैंक कार्यक्षेत्र वाले कस्बे/शहर में स्थित हो ।

4. ऋण राशि एवं ऋणी का अंशदान

- 4.1 न्यूनतम ऋण राशि रूपये 1.00 लाख एवं अधिकतम रूपये 25.00 लाख का ऋण दिया जा सकेगा।
- 4.2 अचल सम्पत्ति की वर्तमान कीमत की 50 प्रतिशत राशि तक का ऋण इस योजनांतर्गत उपलब्ध कराया जा सकेगा। सम्पत्ति की कीमत का आंकलन बैंक के अधिकृत मूल्यांकनकर्ता (एप्रूव्ड वैल्यूअर) से कराया जावेगा।
- 4.3 यह ऋण निम्न प्रकार से ऋणी की आवश्यकतानुसार स्वीकृत किया जा सकेगा :-
 1. सावधि ऋण :- अधिकतम 10 वर्ष हेतु।
 2. साख सीमा के रूप में लिमिट - प्रतिवर्ष नवीनीकरण।

5. ऋण की अवधि

- 5.1 इस योजनांतर्गत ऋण चुकाने की अधिकतम अवधि 10 वर्ष अथवा ऋणी की आयु 65 वर्ष की होने तक, जो भी कम हो, होगी। वेतनभोगी कर्मचारी के मामले में सेवा अवधि के दौरान तथा उसके बाद की सम्भावित आय की गणना के आधार पर समयावधि का निर्धारण किया जावेगा।

- 5.2 ऋण पुनर्भुगतान की अवधि का निर्धारण ऋणी की पुनर्भुगतान क्षमता एवं ऋण राशि के आधार पर किया जावेगा।
- 5.3 साख सीमा के रूप में लिमिट स्वीकृति पर प्रतिवर्ष लिमिट का नवीनीकरण निर्धारित अवधि पूर्व करवाना आवश्यक होगा अन्यथा लिमिट अवधिपार हो जावेगी एवं ऐसी दशा में बैंक द्वारा एक मुश्त ऋण वसूली की कार्यवाही की जा सकेगी एवं ऋणी द्वारा दण्डनीय ब्याज भी देय होगा।

6. ऋण पर ब्याज

- 6.1 योजनांतर्गत अग्रिम किये गये ऋण पर ब्याज दर बैंक द्वारा समय समय पर निर्धारित की जाती रहेगी एवं सावधि ऋण स्वीकृति के समय जो ब्याज दर होगी वह उक्त ऋण के पूर्ण पुनर्भुगतान अवधि तक लागू रहेगी। परिवर्तनीय ब्याज दर का विकल्प लेने पर बैंक द्वारा ब्याज दर में परिवर्तन के साथ स्वमेव ही ब्याज दर में परिवर्तन हो जावेगा।
- 6.2 साख सीमा के रूप में स्वीकृत ऋण पर परिवर्तनीय ब्याज दर का विकल्प लागू होगा।
- 6.4 ऋण राशि पर ब्याज मासिक आधार पर वसूल किया जावेगा।
- 6.4 समान मासिक किश्तों का भुगतान समय पर नहीं किये जाने पर अवधिपार राशि पर 3.00 प्रतिशत वार्षिक की दर से दण्डनीय ब्याज भी चूक की अवधि तक, चूक की राशि पर अतिरिक्त वसूल किया जावेगा। दण्डनीय ब्याज भी मासिक आधार पर वसूल किया जावेगा।

7. पुनर्भुगतान क्षमता का आंकलन

- 7.1 सामान्यतया ऋण की पुनर्भुगतान क्षमता का आंकलन उसकी आय के अधिकतम 40 प्रतिशत के बराबर पर किया जावेगा परन्तु वेतन से होने वाली कटौतियों, मासिक खर्चों एवं बचत क्षमता के आधार पर इसे कम भी किया जा सकेगा।
- 7.2 संयुक्त अथवा सह-ऋणी के मामले में पुनर्भुगतान क्षमता की गणना दोनों की कुल आय के 40 प्रतिशत के बराबर ली जा सकेगी (यदि संयुक्त/सह-ऋणी) बिन्दु सं 02 में वर्गीकृत श्रेणी के वेतनभोगी कर्मचारी हों अथवा आयकर निर्धारिती हों।)
- 7.3 वेतनभोगी कर्मचारियों के अतिरिक्त विधिक व्यक्ति की आय की गणना पिछले 3 वर्षों की औसत वार्षिक आय के आधार पर की जावेगी।
- 7.4 पुनर्भुगतान क्षमता के आधार पर ऋणी द्वारा मासिक समान किश्तों में पुनर्भुगतान किया जावेगा एवं पुनर्भुगतान ऋण राशि निर्गमित करने की दिनांक के अगले माह से ही प्रारम्भ हो जावेगी।
- 7.5 ऋणी/एवं सह-ऋणी की पुनर्भुगतान क्षमता का आंकलन करते समय उनके द्वारा अन्य संस्थाओं से लिये गये ऋण, खर्चों आदि को भी ध्यान में रखा जावेगा।

8. ऋण की सुरक्षा/प्रत्याभूति

- इस योजनांतर्गत अग्रिम किये गये ऋण को निम्नानुसार प्रत्याभूति प्राप्त कर सुरक्षित किया जावेगा।
- 8.1 जिस अचल सम्पत्ति को रहन रख कर ऋण लिया गया है वह सम्पूर्ण सम्पत्ति बैंक के पक्ष में साम्य/पंजीकृत बंधक के रूप में रहेगी तथा बैंक का उस सम्पत्ति पर प्रथम भार रहेगा।
 - 8.2 प्रार्थी द्वारा प्राप्त ऋण एवं उस पर लगाये गये ब्याज के पूर्ण भुगतान के लिये बैंक सन्तुष्टि वाली आर्थिक क्षमता वाले एक व्यक्ति की जमानत।
 - 8.3 ऋणी द्वारा निर्धारित मासिक समान किश्तों के अग्रिम चैक (अन्य बैंक के) बैंक के पक्ष में भर कर जमा कराने होंगे ताकि समान मासिक किश्तों का नियमित भुगतान सुनिश्चित किया जा सके।

9. बीमा

- 9.1 योजनांतर्गत रहन रखी गई सम्पत्ति का आग एवं अन्य खतरों के लिये बैंक के संयुक्त नाम से बीमा करवाना अनिवार्य होगा। बीमा के प्रीमियम की राशि का भुगतान ऋणी द्वारा किया जावेगा। ऋणी द्वारा बीमा नहीं कराने की स्थिति में बैंक द्वारा बीमा कराया जावेगा जिसके प्रीमियम की राशि ऋणी के ऋण खाते में नामे लिखी जावेगी।
- 9.2 प्रारम्भिक तौर पर ऋण लेने के एक माह के अंदर सम्पत्ति का बीमा कराना होगा तथा बाद में उसका प्रति वर्ष नवीनीकरण कराया जाना अनिवार्य होगा जिनकी छाया प्रति ऋणी द्वारा शाखा प्रबन्धक को उपलब्ध कराई जावेगी। समय पर बीमा सुनिश्चित करने के लिये शाखा प्रबन्धक द्वारा ड्यू डेट डायरी रखी जावेगी।

10. स्वीकृत ऋण का आहरण

- 10.1 सावधि ऋण के मामले में ऋणी द्वारा स्वीकृत ऋण का आहरण एकमुश्त किया जा सकेगा। साख सीमा की दशा में लिमिट अन्तर्गत आवश्यकतानुसार ऋणी ऋण राशि के आहरण के लिये स्वतंत्र होगा।

11. सदस्यता

- 11.1 ऋण के इच्छुक प्रार्थी/प्रार्थीगण तथा जमानतदार को आवश्यक रूप से बैंक का नोमिनल सदस्य बनना होगा। इस प्रयोजन हेतु प्रार्थीगण तथा जमानतदातार को 10/- रूपया सदस्यता शुल्क एवं उप-नियमों के तहत रुपये 1000/- की मियादी अमानत, जिसकी अवधि ऋण चुकारे की कुल अवधि से अधिक हो, जमा करानी होगी।

12. अन्य

- 12.1 स्वीकृत ऋण के दुरुपयोग अथवा अनुबन्ध एवं ऋण स्वीकृति की शर्तों का अथवा अन्यथा उल्लंघन पाये जाने पर बैंक को ऋण की स्वीकृति रद्द करने/जारी किये गये ऋण की समस्त राशि मय ब्याज, दण्डनीय ब्याज एवं अन्य खर्चों के एकमुश्त वसूल करने का अधिकार होगा।

13. ऋण स्वीकृति के अधिकार

- 13.1 ऋण स्वीकृति संचालक मण्डल अथवा संचालक मण्डल द्वारा गठित ऋण उप कमेटी/प्रबन्ध निदेशक में निहित होगा।

14. प्रसंस्करण (प्रोसेसिंग) शुल्क

इस योजनांतर्गत ऋण प्राप्तकर्ता द्वारा स्वीकृत ऋण राशि के 1.00 प्रतिशत की दर से (न्यूनतम रुपये 1000/-) प्रसंस्करण शुल्क जमा कराना आवश्यक होगा। उक्त राशि में से ऋण आवेदन-पत्र के साथ रुपये 1000/- जमा कराने होंगे जो वापिस देय नहीं होंगे। शेष राशि ऋण अग्रिम से पूर्व जमा करानी आवश्यक होगी। यदि सर्विस टैक्स आदि भी देय हो तो वह ऋणी द्वारा पृथक से देय होगा।

15. दस्तावेज:

उक्त ऋण अग्रिम के संबंध में बैंक द्वारा, निर्धारित निम्नांकित दस्तावेज उपलब्ध कराने होंगे :-

1. गैर-वेतनभोगी आवेदक/सह आवेदक द्वारा गत 3 वर्ष की आयकर विवरणी दाखिल करने/एसेसमेन्ट आदेश की प्रति।
2. वेतनभोगी आवेदक/सह आवेदक की गत 3 माह के वेतन एवं कटौतियों का नियोक्ता द्वारा जारी प्रमाण-पत्र।
3. आवेदक/सह आवेदक का निवास का प्रमाण-पत्र (मतदाता पहचान पत्र/ड्राइविंग लाइसेंस/पासपोर्ट/आयकर विभाग द्वारा जारी स्थाई लेखा संख्या की प्रति अथवा बिजली/पानी के बिल की प्रति।)
4. आयु का प्रमाण-पत्र।
5. ऋण के उपयोग संबंधी विवरण।
6. अचल सम्पत्ति के आवंटन/कय करने सम्बन्धी दस्तावेज (मालिकाना हक के दस्तावेज) की प्रति।
7. जयपुर विकास प्राधिकरण/नगर विकास न्यास/नगर निगम/नगर पालिका/नगर परिषद द्वारा अनुमोदित मान-चित्र की प्रति या निर्माण की अनुमति।
8. रहन रखी जाने वाली अचल सम्पत्ति पर मालिकाना हक व हक का गत 15 वर्ष का भार रहित प्रमाण-पत्र।

अनुलग्नकों का विवरण :- (कृपया सही का निशान लगायें)

भाग (अ) – (आवेदन-पत्र के साथ प्रस्तुत करने हैं)

1. आवेदक/सह-आवेदक का विवरण:
 - आवेदक/सह-आवेदक की फोटो
 - टाईटल दस्तावेज की फोटो प्रति
 - निवास/आयु प्रमाण-पत्र
 - निर्वाचन आयोग द्वारा जारी परिचय-पत्र की फोटोकापी
 - ड्राइविंग लाइसेंस की फोटो प्रति
 - पैन कार्ड की फोटो प्रति
 - कार्यालय पते का प्रमाण पत्र
 - आवेदक/सह-आवेदक के वेतन का गत तीन माह का नियोक्ता से जारी प्रमाण-पत्र (कटौतियों के विवरण सहित)
 - गत तीन वर्षों के आयकर रिटर्न की प्रति
 - बैंक स्टेटमेंट की प्रति(गत 6 माह की)
2. जमानतदार का विवरण:
 - पैन कार्ड की प्रति
 - निवास प्रमाण पत्र
 - वेतन का नियोक्ता से जारी प्रमाण पत्र (कटौतियों के विवरण सहित)
 - गत वर्ष के आयकर रिटर्न की प्रति

भाग-ब (ऋण की स्वीकृति के पश्चात् प्रस्तुत करने हैं)

- आवेदक/सह-आवेदक की तीन फोटो(प्रत्येक की)
- जमानतदार की दो फोटो
- स्वीकृति पत्र का प्रोफार्मा – बैंक की शाखा द्वारा जारी किये जाने वाला ऋण स्वीकृति पत्र
- नोमीनल सदस्यता का फार्म ।
- मांग वचन पत्र/समय वचन पत्र
- सहमति पत्र
- यूजेन्स सर्टीफिकेट
- लैटर आफ कन्टीन्यूटी
- रिवाइवल लैटर
- नियोक्ता द्वारा प्रदत्त गारंटी का पत्र
- ऋण अनुबन्ध पत्र– 100 रूपये के नॉन ज्यूडिशियल स्टॉम्प पर पावर ऑफ अटोनी– 100 रूपये की नॉन ज्यूडिशियल स्टाम्प पर
- अण्डरटेकिंग– 10 रूपये के नॉन ज्यूडिशियल स्टाम्प पर बैंक को मान्य एक व्यक्ति के प्रतिभूति विलेख– 100 रूपये के नॉन ज्यूडिशियल स्टॉम्प पर
- अग्रिम चैक्स का विवरण
- प्रोसेसिंग फीस– ऋण राशि का 1.00 प्रतिशत(न्यूनतम रूपये 1000/–)
- सर्विस टेक्स / 10.30 प्रतिशत
- सावधि जमा पत्र– 1000/– प्रत्येक(आवेदक तथा जमानतदार)
- आवेदन पत्र शुल्क– रूपये 25/–
- नॉमिनल सदस्यता शुल्क / रूपये 10/– प्रति सदस्य

शाखा में श्री.....पुत्रश्री.....
का अचल सम्पत्ति रहन के विरुद्ध ऋण आवेदन पत्र प्राप्त हुआ। इस ऋण आवेदन-पत्र का भौतिक सत्यापन आज दिनांक.....को मेरे/हमारे द्वारा किया गया। विवरण निम्न प्रकार है:-

1. ऋण आवेदन- पत्र में अंकित सभी तथ्य सही पाये गये।
2. वर्तमान निवास स्वयं का है या नहीं
3. आय का सत्यापन किया गया मूल आयकर रिटर्न के अनुसार आवेदक/सह-आवेदक/जमानतदार की आय सही होना पाया है या नहीं
4. आवेदक/सहआवेदक/जमानतदार के निवास/कार्यालय पर विजिट करने पर उनकी सामाजिक प्रतिष्ठा अच्छी पाई गई या नहीं।
5. (अ) जिस प्रोपर्टी के विरुद्ध ऋण स्वीकृत किया जाना है उसका बाजार मूल्य बैंक द्वारा आंकलित अनुसार है अथवा नहीं।
(ब) जिस प्रोपर्टी के विरुद्ध ऋण स्वीकृत किया जाना है उसका मुक्त बेचान सम्भव है अथवा नहीं।

सत्यापनकर्त्ता द्वारा वित्तीय साख परीक्षण एवं अन्य बिन्दुओं पर टिप्पणी



भौतिक सत्यापन के आधार पर वर्णित ऋणी श्री.....को
रूपये.....(अक्षरे.....मात्र) का
ऋण स्वीकृत करना प्रस्तावित

सत्यापन कर्त्ता के हस्ताक्षर
मय पद

शाखा प्रबंधक,

बारां केन्द्रीय सहकारी बैंक लि०,

भाखा

शाखा स्तर पर गठित कमेटी द्वारा ऋणी सदस्य को रूपये.....
(अक्षरे.....)का ऋण स्वीकृत किया जाता/स्वीकृति करने की सिफारिश
प्रधान कार्यालय के लिये की जाती है।

कमेटी के सदस्य
(कार्यवाही विवरण की छाया प्रति संलग्न करे)

शाखा प्रबंधक

प्रधान कार्यालय

शाखा.....से प्राप्त अचल सम्पत्ति रहन के विरुद्ध ऋण आवेदन
पत्र श्री.....का रूपये.....(अक्षरे.....
मात्र) ऋण ब्याज दर.....अवधि.....के लिये स्वीकृत किया जाता है।

प्रबन्धक

प्रबन्धक

प्रबन्ध निदेशक

NOMINAL MEMBERSHIP FORM

The Managing Director,
Baran Kendriya Sahakari Bank Ltd.,
Baran

SUB: NOMINAL MEMBERSHIP FOR APPLICANT.

Sir,

I want to avail a Mortgage Loan Scheme. You are requested to please enroll me as nominal member.

I am depositing Rs.10/- (Rupee Ten) only as membership fee and Rs.1000/- as fixed deposit. I have read the rules and regulations of the bank and the same shall be binding on me.

Place: -----

Yours faithfully,

Date: -----

Signature -----

Name -----

Address -----

The Managing Director,
Baran Kendriya Sahakari Bank Ltd.,
Baran

SUB: NOMINAL MEMBERSHIP.FOR GUARANTOR

Sir,

Mortgage I want to offer my personal guarantee for a Loan under your House Loan Scheme in favor of Shri _____. You are requested to please enroll me as nominal member. I am depositing Rs.10/- (Rupee Ten) only as membership fee and Rs.1000/- as fixed deposit. I have read the rules and regulations of the bank and the same shall be binding on me.

Place: -----

Yours faithfully,

Date: -----

Signature -----

Name -----

Address -----

The Managing Director,
Baran Kendriya Sahakari Bank Ltd.,
Baran

SUB: NOMINAL MEMBERSHIP FOR COAPPLICANT(If applicable).

Sir,

I want to avail a Mortgage Loan Scheme with Shri -----
----- . You are requested to please enroll me as nominal member. I am depositing Rs.10/- (Rupee Ten) only as membership fee and Rs.1000/- as fixed deposit. I have read the rules and regulations of the bank and the same shall be binding on me.

Place: -----

Yours faithfully,

Date: -----

Signature -----

Name -----

Address -----

NOMINAL MEMBERSHIP FORM

The Managing Director,
Baran Kendriya Sahakari Bank Ltd.,
Baran

SUB: NOMINAL MEMBERSHIP FOR APPLICANT.

Sir,

I want to avail a Mortgage Loan Scheme. You are requested to please enroll me as nominal member. I am depositing Rs.10/- (Rupee Ten) only as membership fee and Rs.1000/- as fixed deposit. I have read the rules and regulations of the bank and the same shall be binding on me.

Place: -----

Yours faithfully,

Date: -----

Signature -----

Name -----

Address -----

The Managing Director,
Baran Kendriya Sahakari Bank Ltd.,
Baran

SUB: NOMINAL MEMBERSHIP.FOR GUARANTOR

Sir,

Mortgage I want to offer my personal guarantee for a Loan under your House Loan Scheme in favor of Shri _____ . You are requested to please enroll me as nominal member. I am depositing Rs.10/- (Rupee Ten) only as membership fee and Rs.1000/- as fixed deposit. I have read the rules and regulations of the bank and the same shall be binding on me.

Place: -----

Yours faithfully,

Date: -----

Signature -----

Name -----

Address -----

The Managing Director,
Baran Kendriya Sahakari Bank Ltd.,
Baran

SUB: NOMINAL MEMBERSHIP FOR COAPPLICANT(If applicable).

Sir,

I want to avail a Mortgage Loan Scheme with Shri-----
----- . You are requested to please enroll me as nominal member. I am depositing Rs.10/- (Rupee Ten) only as membership fee and Rs.1000/- as fixed deposit. I have read the rules and regulations of the bank and the same shall be binding on me.

Place: -----

Yours faithfully,

Date: -----

Signature -----

Name -----

Address -----

Photo of
Applicant with
signature

Photo of Co-
Applicant with
signature

AGREEMENT OF LOAN

To be stamped as an agreement in accordance with
State Stamp Act & not be attested

This agreement executed on-----day of-----between Shri/Smt./Kum-----
-----son/wife/daughter of-----aged about-----
years, occupation-----residing at-----
-----herein after called "the borrower(s)", which expression shall
unless repugnant to the context or meaning thereof shall include his/her/their respective
heirs, executors/administrators and assigns of the First Part AND Baran Kendriya Sahakari
Bank Ltd., Baran a statutory body constituted under the Rajasthan Cooperative Societies
Act 2001 and having its Head Office at Baran and amongst other places a branch at-----
----- (hereinafter) referred to as "The Bank" which expression shall unless
repugnant to the context or meaning thereof be deemed to include its successors and
assigns of the other Part.

WHEREAS the borrower(s) has requested the Bank to grant a term loan of Rs-----
herein after called "Loan" vide his application dated-----

AND WHEREAS the Bank has agreed to grant/granted the term loan by way of "Loan" to
the borrower(s) subject to the terms and conditions as mentioned herein below:--

Now this agreement witnessed as under:--

- 1- The request for grant of the loan by the Borrower(s) vide his application dated-----
and the subsequent correspondence shall be deemed to constitute the basis of this
agreement and the loan granted to be granted by the Bank to the Borrower(s). The
Borrower(s) expressly agrees and under takes to notify the Bank in writing of any
change in circumstance or of any of the particulars set forth in his application
immediately after the occurrence thereof.
- 2- (a) In case of term loan the Borrower(s) shall repay the amount of loan in equated
monthly installments of Rs-----each commencing from the months of-----
--till the entire loan with interest is fully repaid. This equated monthly installment also
includes interest component.
(b) In case the sanctioned limit is not renewed the entire outstanding on the last date
of operational period of the limit i.e. after one years of sanction of limit shall have to
be repaid by the borrowers Interest on the amount of loan will be applied at the rate
of-----% p.a. calculated on the daily balance of the loan provided that the Bank shall
at any time and from time to time be entitled to change the rate of interest and such
revised rate of interest shall always be construed as agreed to be paid by the

borrower(s) and hereby secured. Borrower(s) shall be deemed to have notice of change in the rate of interest whenever the change. Lending Rate are displayed/notified at/ by the branch/published in newspaper/made through entry of interest charged in the pass book/statement of accounts sent to the borrower(s).

Further, without prejudice to the Bank's other rights and remedies, the Bank shall be entitled to charge at its own discretion enhanced rates of interest on the outstanding in the loan account(s) or a portion thereof or for any default of modularity on the part of the borrower(s) which in the opinion of the Bank warrants charging of such enhanced rates of interest for such period as the Bank may deem fit.

- 3- If there is any default in payment of any one of such installments on due date, the agreement to receive, payment by installment shall stand determined on the part of the Bank and the Bank shall be at liberty to demand payment of and the Borrower(s) shall be bound and liable to pay forthwith on such demand the balance amount due to the Bank. Notwithstanding what is stated above, the Bank would also at its sole discretion be entitled to determine this agreement without assigning any reason whatsoever.
- 4- The Bank shall also be entitled to charge at its own discretion such enhanced rate of interest on the account as the Bank deems it necessary and the charging of such enhanced rate of interest shall be without prejudice to the Bank's other rights and remedies.
- 5- As security for the repayment of loan together with interest at the rates stipulated above and any other charges, costs and expenses payable to or incurred by the Bank in connection therewith and incidental thereto, the Borrower(s) hereby agrees to create a charge by way of equitable mortgage on his immovable property mentioned in the application form. The Borrower(s) also hereby agrees not to transfer, assign or create any charge or encumbrance on the aforesaid immovable property (either mortgages or to be mortgaged) in favor of any other person/body without the express written consent of the Bank.
- 6- The borrower(s) shall from time to time and at all times during the continuance of the loan keep the aforesaid immovable property mortgaged/ to be mortgaged by way of security to the Bank under any mortgage deed or otherwise, in good and substantial state of repairs and shall pay all ground rent, rates, taxes and assessments present as well as future, payable in respect of the same immediately after they shall become due and also to pay all electricity charges, municipal rates/taxes and all other charges in connection with the mortgaged property regularly and punctually and in case the borrower(s) neglects to keep the aforesaid property or any part thereof in good and substantial repair or pay the ground rent, rates, taxes charges and assessments as aforesaid, it shall be lawful for but not obligatory upon the Bank to repair the said securities or any part thereof and to pay any such ground rent, rates, taxes, charges and assessments. All moneys, premia, costs, charges of such repairs, the payment of ground rent, rates, taxes, charges and assessment as aforesaid shall be a charge upon such security jointly with all principal moneys and interest hereby secured as if they formed a part thereof. The Bank through any of its officers, agents or any other person authorized in this behalf shall be entitled to enter upon the mortgaged property and shall be at full liberty to inspect the same and may also get the valuation done in respect thereof.
- 7- The Borrower(s) hereby undertakes to insure to the satisfaction of the Bank and keep insured the mortgaged/to be mortgaged property constituting the Bank's security, as and when called upon by the bank to do so against fire, lightning, flood, earthquake and if called upon to do so against riot and strike risks in a sum equivalent to its full

market value in an office approved by the Bank in the joint names of the Bank and the Borrower(s) or otherwise as the Bank may require and shall duly and punctually pay all a premiums and shall not do or suffer to be one any act which may invalidate or avoid such insurance and shall deposit the insurance policy and all cover notes, premium receipts and other documents connected therewith with the Bank when required by the Bank to do so. If the Borrower(s) fails to effect such insurance the bank may, without being bound to do so insure the said property against fire or other risks in such joint names and debit the premium and other charges to the loan account of the Borrower(s), and in the event of the Bank being at any time apprehensive that the safety of the property is likely to be endangered owing to riot and/ or strike(including fire arising there f4rom or for any other reason) it may at its sole discretion without being bound to do so insure or require the Borrower(s) to insure the same in such joint names against any damage arising there from, the cost of such extra insurance being payable by the Borrower(s) and be debited to the loan account. The Borrower(s) further expressly agrees that the Bank shall be entitled to adjust, settle, compromise or refer to arbitration any dispute arising under or in connection with any insurance and such adjustment, settlement, compromise and any award made on such arbitration shall be valid and binding on the Borrower and also to receive all moneys payable under any such insurance or under any claim made there under and to give a valid receipt therefore. Any moneys realized from such insurance shall at the option of the Bank be applied either in reinstating the security or in repayment of the loan and interest. Further, the borrower(s) will not raise any question that a larger sum might or ought to have been received or be entitled to dispute his liability of the balance remaining due on the loan account after such credit.

- 8- The Bank shall in its sole discretion be entitled to ask the borrower(s) to provide additional security including third party guarantee if the security, already created by the borrower(s) in insufficient in the opinion of the Bank. The Bank's decision, whether or not the security is sufficient shall be final, conclusive and binding upon the borrower(s) and the borrower hereby undertakes to provide and create additional security as may be stipulated by the Bank from time to time. The borrower(s) also hereby undertakes to execute such further documents as may be stipulated by the Bank either for perfecting the security or giving effect to the undertakings contained herein and to do all the necessary things in connection therewith.
- 9- At any time or from time to time before repayment of the amount due to the Bank whenever the value of the security for the time being held by the Bank under the security documents or otherwise shall be in excess of amount due in the Bank, the Bank may at the request of the Borrower(s) and at its sole discretion release to the Borrower(s) such excess security or any part of such excess security. Provided always that the Bank may refuse to release such excess security as aforesaid in its sole discretion if there are may other liabilities whatsoever of the Borrower(s) to the Bank absolute or contingent which in the opinion of the Bank might not be adequately secured. Nothing contained in this clause in particular and in this Agreement or any security documents between the Bank and the Borrower(s) in general shall be construed as excluding the general lien and or the right of set-off of the Bank for any balance due to the Bank on any account or in respect of any liability whatsoever over any security for the time being held by or remaining with the Bank.
- 10-It is agreed between the parties that the Bank shall also be entitled to transfer the loan account to any of the Branches of the Bank after giving due notice to the borrower(s). The Bank at its sole discretion may transfer the loan account at any other branch, at any other place at the request of the borrower(s).
- 11-The undertaking contained herein and/ or any security documents/ other agreements/ documents executed by the borrower(s) shall operate as continuing

agreements/security for the ultimate balance or aggregate balance with interest thereon and costs, charges, expenses if any to become payable upon the account(s) to be opened and the said account(s) is/are not be considered to be closed for the purpose of such security and/ or undertaking and the security, undertaking are not be considered exhausted merely by reason of the said account(s) being closed and fresh accounts being opened or any of them being brought to credit at any time or from time to time or any partial payments made thereto or any fluctuations of such account(s) until the whole of the outstanding as aforesaid in the said accounts are discharged or repaid by the borrower(s) in full.

- 12-Any notice or communication or demand by the Bank in writing to the Borrower(s) under this Agreement or any security Borrower(s) documents shall be deemed to have been duly given to the Borrower(s) by sending the same by post addressed to the Borrower(s) at the address notified by the Borrower(s) and such notice or communication or demand shall be deemed to have been received by the Borrower(s) four days after the date of posting thereof and shall be sufficient if signed by any officer of the Bank and in proving such service it shall be sufficient if it is established that the envelope containing such notice, communication or demand was properly addressed and put into the post office.
- 13-The Borrower(s) shall bear and pay all cost, charges and expenses(between Advocate and Client) including stamp duty registration and other charges payable in respect of this Agreement and also in respect of other security documents to be executed between the parties or singularly by either party hereto as stipulated in this Agreement and if any penalty or charges are paid or become payable by the Bank, the Borrower(s) shall pay to the bank the amount thereof with interest thereon at the rate aforesaid forthwith on demand by the Bank.
- 14-"I/We hereby agree as a pre-condition of the loan/advances given to me/us by the bank that in case I/we commit default in the repayment of the loan/advances or in the repayment of interest thereon or any of the agreed installment of the loan on due date/s, the bank and/ or the Reserve Bank of India will have an unqualified right to directors/partners/proprietors as defaulter in such manner and through such medium as the Bank or Reserve Bank of India in their absolute discretion may think fit."

IN WITNESS WHERE OF the parties hereto have executed these presents the day and year first herein above written.

Signed Sealed and Delivered by For and on behalf of the Bank.

Shri/Smt./Kum.

For and on behalf of Messers

(1) Witness

Name
Signature

(2) Witness

Name
Signature

Photo of
Guarantor
with signature

DEED OF GURANTEE

(Not to be attested)

(To be stamped as an agreement)

THIS DEED OF GUARANTEE MADE theday of
BY

Shri/Smt./Kum (Guarantor).....residing
at.....

(Hereinafter unless otherwise specifically designated, referred to as " the guarantor" which expression shall unless repugnant to the context or meaning thereof be deemed to include his/her heirs, executors, administrators, and legal representatives), in favor of Baran Kendriya Sahakari Bank Ltd., Baran a body constituted by Rajasthan Cooperative Societies Act,1965 replaced in 2001 and having one of its Head Office at Baran And among other places a branch at (Full address of the branch) (hereinafter unless otherwise specifically designated referred to as " the bank " which expression shall unless repugnant to the context or meaning thereof be deemed to include its successors and assigns).

WHEREAS in terms of Agreement of Loan datedexecuted by
Sh/Smt/Kum (Borrower).....Son/Wife/daughter of
..... aged aboutyrs. And residing at
.....

.....(hereinafter referred to as " the borrower"
which expression shall unless repugnant to the context or meaning thereof be deemed to include him/her and his/ her heirs, executors, administrators) the Bank has agreed to grant the borrower a term loan/overdraft limit for a sum not exceeding Rs.

(Rs. only) hereinafter referred to as " the aforesaid credit facilities) on the terms and conditions specified and contained therein.

AND WHEREAS one of the conditions specified and contained in the said Agreement of Loan is that the borrower shall procure and furnish to the Bank a guarantee, guaranteeing due payment by the borrower of the said Sum of Rs. only (Rs. only) (hereinafter for the sake of brevity referred to as " the principal sum") together with interest, costs, charges, expenses and/ or other monies due to the Bank in respect of or under the aforesaid credit facilities or any of them on demand by the Bank.

AND WHEREAS the guarantors at the request of the borrower and in consideration of the Bank having agreed to grant or granted at the request of the Guarantors the aforesaid credit facilities have agreed to execute this guarantee in favor of the Bank on the terms and in the manner hereinafter appearing.

Now this indenture witnessed that in consideration of the above premises it is hereby covenanted and agreed (the Guarantors covenanting and agreeing jointly and severally) as follows :-

- 1- If at any time default shall be made by the Borrower in payment of the principal sum (not exceeding Rs.) together with interest, costs, charges expenses and/ or other monies for the time being due to the bank in respect of or under the aforesaid credit facilities or any of them, the guarantors shall forthwith on demand pay to the Bank the whole of such principal sum (not exceeding Rs.) together with interest, costs, charges, expenses and / or any other monies as may be then due to the bank in respect of the aforesaid credit facilities and shall indemnify and keep indemnified the bank against all losses of the said principle sum, interest or other monies due and all costs, charges and expenses whatsoever which the Bank may incur by reason of any default on the part of the Borrower.
- 2- The guarantors agreed and confirm that interest shall be charged on the outstanding in the account(s) opened in respect of the aforesaid credit facilities at such rate(s) as may be determined by the Bank from time to time correspondingly change the effective rate of interest on such account from the date of such revision, Interest shall be calculated respectively on the daily balance of such account and be debited thereto on the last working day of the month or quarter according to the practice of the Bank. The Bank shall also be entitled to charge at its own discretion such enhanced rates of interest on the account as the Bank deems it necessary and the charging of the such enhanced rate of interest shall be without prejudice to the Bank's other right and remedies.
- 3- The Bank shall have the fullest liberty without affecting this guarantee to postpone for any time or from time to time enforce or forbear to enforce any remedies of securities available to the Bank with reference to the matters aforesaid or any of them or by reason of time being given to the Borrower or of any other forbearance act or omission on the part of the Bank or any other indulgence by the Bank to the borrower or by any other matters or things whatsoever which under the law relating to sureties would but for this provision have the effect of so releasing the Guarantors.
- 4- As the aforesaid credit facilities have been further secured by mortgage of the Borrower's immovable properties under separate security documents executed by the borrower with the Bank which security documents would contain stipulations as to insurance, assignment and delivery of insurance policy to the Bank, the margin or value of property to be maintained and other matters, the Guarantors agree that no failure in requiring or obtaining such security or in the observance or performance of any of the stipulations or terms of the said security documents and

no default of the Bank in requiring or enforcing the observance of performance of any of the said stipulations or terms shall have the effect of releasing or discharging or in any manner affecting the liability of the Guarantors under these presents.

- 5- The Bank shall be at liberty to take in addition to the subsisting security, and other securities for the aforesaid credit facilities or any of them or any part thereof and to release or forbear to enforce all or any of the remedies upon or under such securities and any collateral security or securities now held by the Bank and that no such release or forbearance as aforesaid shall have the effect of releasing or discharging or in any manner effecting the liability of the Guarantors under the Guarantee and the Guarantors shall have no right to the benefit of the said security and/ or any other security that may be held by the Bank until the claims of the bank against the Borrower in respect of the aforesaid credit facility and of all(if any) other claims of the Bank against the Borrowers on any other account whatsoever shall have been fully satisfied and then in so far only as such security shall not have been exhausted for the purpose of releasing the amount of the Bank's claims and retable only with other Guarantor or other persons(if any) entitled to the benefit of such securities respectively.
- 6- The guarantee herein contained shall be enforceable against the guarantors notwithstanding the securities aforesaid or any of them or any other collateral security that the Bank may have obtained or may obtain from the Borrower or any other person shall at the time when proceedings are taken against the Guarantors hereunder be outstanding and/or not enforced and/or remain unrealized.
- 7- In order to give effect to the guarantee herein contained the Bank shall be entitled to act as if the Guarantors were principal debtors to the Bank for all payments guaranteed by them as aforesaid to the Bank.
- 8- The Guarantee herein contained is a continuing one for all amount advanced by the bank to the Borrower in respect of or under the aforesaid credit facilities as also for all interest costs and other monies which may from time to time become due and remain unpaid to the Bank hereunder and shall not be determined or in any time or from time to time or by reason of the said account or accounts being closed and fresh account or accounts being opened in respect of fresh facilities being granted within the overall limit sanctioned to the Borrower.
- 9- Notwithstanding the Bank's right under any security which the Bank may have obtained or may obtain the Bank shall have fullest liberty to call upon the Guarantors to pay the principal sum not exceeding Rs. (Rupees.only) together with interest as well as the costs (as between advocate and client) charges and expenses, and/ or other monies for the time being due to the Bank in respect of or under the above mentioned credit facilities or any of them without requiring the Bank to realize from the Borrower the amount due to the Bank in respect of the above mentioned credit facilities and/or requiring the Bank to enforce any remedies or securities available to the Bank.
- 10- The Guarantee herein contained shall not be determined or in any way prejudiced by any absorption of or Bank or by any amalgamation thereof or therewith but shall ensure and be available for any by the absorbing or amalgamated Bank or concern.
- 11- The Guarantee shall be irrevocable and enforceable against the Guarantors notwithstanding any dispute between the Bank and the Borrower.
- 12- The Guarantors affirm, confirm and declare that any balance confirmation and/or acknowledgement of debt and/or admission of liability given or promise or part payment made by the Borrower or the authorized agent of the Borrower to the Bank shall be deemed to have been made and/or given by or on behalf of the Guarantors themselves and shall be binding upon each of them.
- 13- That on demand being made by the Bank for the payment of any amount under this guarantee, the same shall be paid without any demur or protest by me/us and

the notice for the claim sent to me/us shall be conclusive of the amount due from me/us under the terms of the guarantee.

- 14-The Guarantee hereby agree that notwithstanding any variation made in the terms of the said Agreement of Loan and/or any of the said security documents, variation in the rate of interest, extension of the date for payment of the installments, if any, or any composition made between the Bank and the Borrower to give time to or not to sue the Borrower, or the Bank parting with any of the securities given by the Borrower, the Guarantors shall not be released or discharged of their obligation under this Guarantee provided that in the event of any such variation or composition or agreement the liability of the Guarantors shall notwithstanding anything herein contained be deemed to have accrued and the Guarantors shall be deemed to have become liable hereunder on the date or dates on which the Borrower shall become liable to pay the amount/amounts due under the said Agreement of Loan and/or any of the said security documents as a result of such variation or composition or agreement.
- 15-The Guarantors hereby agree and confirm that the Bank shall be entitled to adjust, appropriate or set-off all monies held by the Bank to the credit of or for the benefit of the Guarantors on any account or otherwise, howsoever, towards the discharge and satisfaction of the liability of the Guarantors under these presents.
- 16-The Guarantors agree that notwithstanding the Bank for any reason whatsoever losing and/or parting with any of the securities given by the borrower the Guarantors shall not be released or discharged of their obligations under this Guarantee and in the event of the Bank so losing or parting with security the Guarantors shall be deemed to have consented to or acquiesced in the same.
- 17-The Guarantors agree that the borrower being an individual becomes an insolvent the bank may (notwithstanding payment to the Bank by the Guarantors or any other person of the whole or any part of the amount hereby secured) rank as creditor and prove against the estate of the borrower for the full amount of all the Bank's claims against the borrower or agree to and accept any composition in respect thereon and the Bank may receive and retain the whole of the composition or other payments thereof to the exclusion of all the right of the Guarantors in competition with the Bank until all the Bank's claims are fully satisfied and the Guarantors will not be paying off the amounts payable by them or any part thereof or otherwise prove or claim against the estate of the borrower until the whole of the Bank's claims against the borrower have been satisfied and the Bank may enforce and recover payment from the Guarantors notwithstanding any such proof or composition as aforesaid. On the happening of any of the aforesaid event, the Guarantor shall forthwith inform the Bank in writing of the same.
- 18-The guarantee hereby given is independent and distinct from any security that the Bank has taken or may take in any manner whatsoever whether it be by way of hypothecation, pledge and/or mortgage and/or any other charge over goods, movables or other assets and/or any other property movable or immovable and that the Guarantors have not given this Guarantee upon any understanding faith or belief that the Bank has taken and/or may hereafter take any or other such security and that notwithstanding the provisions of Section 140 and 141 of the Indian contract Act, 1872 or other section of that Act or any other law, the Guarantors will not claim to be discharged to any extent because of the Bank's failure to take any or other such security or in requiring or obtaining any or other such security or losing for any reason whatsoever including reasons attributable to its default and negligent benefit of any or other such security or any of right to any or other such security that have been or could have been taken.
- 19-The Guarantors agree that any admission or acknowledgement in writing signed by the Borrower of the liability or indebtedness of the Borrower or otherwise in relation to the above mentioned credit facilities and or any part payment as may be made by the borrower towards the Principal sum hereby guaranteed or any judgment,

award or order obtained by the Bank against the Borrower shall be binding on the Guarantors and the Guarantors accept the correctness of any statement of account that may be served on the borrower which is duly certified by any officer of the Bank and the same shall be binding and conclusive as against the Guarantor's also and the Guarantors further agree that the borrower making an acknowledgement or making a payment the Borrower shall in addition to his personal capacity be deemed to act as the Guarantor's duly authorized agent in that behalf for the purposes of Section 18 and 19 of the Limitation Act of 1963.

- 20-The guarantors shall not stand discharged by transfer of the loan account of the borrower from one branch to another and such transfer of the account shall not be deemed as a variation of the terms of the contract.
- 21-The Guarantors agree that the amount due under or in respect of the aforesaid credit facilities and hereby guaranteed shall be payable to the Bank on the Bank serving the Guarantors with a notice requiring payment of the amount and such notice shall be deemed to have been served on the Guarantors either by actual delivery thereof to the Guarantors or by dispatch thereof by Registered Post or Certificate or Posting to the Guarantors address herein given or any other address in India to which, the Guarantors may be written intimation give to the Bank or request that communication addressed to the Guarantors be dispatched. Any notice dispatched by the Bank by Registered Post or Certificate of Posting to the Address to which it is required to be dispatched under this clause shall be deemed to have been duly served on the Guarantors four days after the date of posting thereof, and shall be sufficient if signed by any officer of the Bank and in proving such service it shall be sufficient if it is established that the envelope containing such notice, communication or demand was properly addressed and put into the post office.
- 22-In addition to the covenants contained herein, the guarantor (s) hereby agree to create mortgage of their property/ properties detailed in the schedule hereunder written in favor of the bank as a security for the credit facilities granted / to be granted to the borrower.
- 23-The guarantor(s) shall from time to time and at all times during the continuance of the loan keep the aforesaid immovable property mortgaged/ to be mortgaged by way of security to the Bank under any mortgage deed or otherwise, in good and substantial state of repairs and shall pay all ground rent, rates, taxes and assessments present as well as future, payable in respect of the same immediately after they shall become due and also to pay all electricity charges, municipal rates/ taxes and all other charges in connection with the mortgaged property regularly and punctually and in case the guarantor (s) neglects to keep the aforesaid property or any part thereof in good and substantial repair or pay the ground rent, rates, taxes charges and assessments as aforesaid, it shall be lawful for but not obligatory upon the Bank to repair the said securities or any part thereof and to pay any such ground rent, rates, taxes, charges and assessments. All moneys, premia, costs, charges of such repairs, the payment of ground rent, rates, taxes, charges and assessments as aforesaid shall be a charge upon such security jointly with all principal moneys and interest hereby secured as if they formed a part thereof. The Bank through any of its officers, agents or any other person authorized in this behalf shall be entitled to enter upon the mortgaged property and shall be at full liberty to inspect the same and may also get the valuation done in respect thereof.
- 24-The guarantor (s) hereby undertakes to insure to the satisfaction of the Bank and keep insured the mortgaged/ to be mortgaged property constituting the Bank's security, as and when called upon by the bank to do so against fire, lightning, flood, earthquake and if called upon to do so against riot and strike risks in a sum equivalent to its full market value in an office approved by the Bank in the joint names of the Bank and the guarantor (s) or otherwise as the Bank may, require and shall duly and punctually pay all a premiums and shall not do or suffer to be

done any act which may invalidate or avoid such insurance and shall deposit the insurance policy and all cover notes, premium receipts and other documents connected therewith with the Bank when required by the Bank to do so. If the guarantor (s) fails to effect such insurance the Bank may, without being bound to do so insure the said property, against fire or other risks in such joint names and debit the premium and other charges to the loan account of the Borrower(s), and in the event of the Bank being at any time apprehensive that the safety of the property is likely to be endangered owing to riot and/ or strike (including fire arising there from or for any other reason) it may at its sole discretion without being bound to do so insure or require the guarantor (s) to insure the same in such joint names against any damage arising there from, the cost of such extra insurance being payable by the Borrower(s) and be debited to the loan account. The guarantor (s) further expressly agrees that the Bank shall be entitled to adjust, settle, compromise or refer to arbitration any dispute arising under or in connection with any insurance and such adjustment, settlement, compromise any award made on such arbitration shall be valid and binding on the guarantor and also to receive all moneys payable under any such insurance or under any claim made there under and to give a valid receipt therefore. Any moneys realized from such insurance shall at the option of the Bank be applied either in reinstating the security or in repayment of the loan and interest. Further, the guarantor (s) will not raise any question that a larger sum might or ought to have been received or be entitled to dispute his liability for the balance remaining due on the loan account after such credit.

IN WITNESS WHEREOF THE Guarantor has executed these presents the day and the year first herein above written Signed, sealed and delivered by

Shri/ Smt/ Kumariresiding at -----

1- (Name and Address of Guarantor)

Power of Attorney

This Power of Attorney created on -----day of -----2010
by **Shri** **S/o Shri**.....**S/o Shri**
.....aged about ... years, occupation residing at
..... in favor of Baran Kendriya Sahakari Bank

Ltd., Baran constituted under the Rajasthan Cooperative Societies Act,1965 and replaced in 2001 and having a branch at ----- (full address of the Branch) and hereinafter called the attorneys.

WHEREAS I/ We have entered into an arrangement with the attorney whereby the attorneys have agreed to grant or have granted loan (s) to me/ us on the conditions that I/ We create a mortgage of immovable properties belonging to me/ us in favour of the attorneys and also subject to the conditions that I/ We execute a Power of Attorney in favour of the Attorney thereby empowering the Attorneys to collect rents from the tenants/ licensees who are in occupation of the property owned by us (mortgaged/ to be mortgaged in favour of attorneys) so that the attorneys shall repay themselves from such rents recovered by the attorneys and appropriate the same towards the monies due from me/ us to the attorneys and in consideration of the loan/ advances granted by the attorneys to me/ us and I/ We have also undertaken not to create any interest charge, encumbrance or assignment in favour of anyone else over the properties mortgaged by me/ us in favour of the attorneys and/ or the rentals to which I/ We are entitled to recover from the tenants/ licensees of the properties mortgaged by me/ us in favour of the attorneys and to secure the interest of the attorneys and also for the purpose of carrying out the terms and conditions of the arrangement/ agreement between me/ us and the attorneys. I/ we as also the attorneys are desirous of appointing the attorneys as our lawful attorney for the purpose of collection of all rentals/ license fees from the tenants/ licensees of the properties owned by me/ us in the manner appearing hereinafter.

Now itself presents witness that I/ We hereby appoint/ constitute and nominate Baran Kendriya Sahakari Bank Ltd., Baran to be our lawful attorneys on behalf of us and in our name or names or in their name to do the needful acts of things or any of them namely:

1. To recover from the tenants/ licensees of the rents/ license fees and any other amounts payable by them to me/ us in respect of the premises, portion of the premises occupied by such tenants/ licensees in property situated at and to pass receipts of such tenants/ licensees.
2. The payment of the rentals/ license fees by such tenants/ licensees to our attorneys i.e. Baran Kendriya Sahakari Bank Ltd., Baran shall discharge him/ them from all the liabilities in respect of the rentals/ license fees payable by him/ them to me/ us.
3. Upon receipt and recovery of such rentals/ license fees of the tenants/ licensees by our attorneys, they shall be entitled to appropriate the same towards the amounts due from me/ us to the attorneys in respect of and / or in connection with the loan arrangement made by me/ us with the attorney's i.e Baran Kendriya Sahakari Bank Ltd., Baran.
4. To ask, demand, sue for recover or receive on an from all and every person all sums of rentals/ license fees arrears thereto and thing which shall or may become due or owing or payable to recoverable by me/ us under or in connection with the tenancy or the license created by me/ us in favour of the said tenants/ licensees and to compound and settle all account relating thereto an to pass effectual receipts, releases, quittances and discharges thereto.
5. To appoint any counsel, lawyer or solicitor or agent to conduct, prosecute or defend in court or outside court or before any authority or officer any such claims and actions by or against us and to remove them as our said attorneys may consider fit or proper to compromise any such disputes, claims and actions or to refer them to arbitration and to take proceedings for filing in Court any such compromise OR award or for execution and realizing sums and for the purposes aforesaid or any of them to sign on our behalf and in our name and any and all petitions, deeds or documents as may be necessary and also to appoint and remove at its pleasure any substitute for or agent under it in respect of all or any

of the matters aforesaid upon terms as our said attorneys shall think fit and generally to act in relation to the above as fully and effectually in all respects as we ourselves could do. And charges/ cost, expenses so incurred will be debited to our accounts maintained with the Attorneys.

6. To execute and sign all such deeds and generally to do all lawful acts necessary for the above mentioned purposes and matters.
7. I/We the appointers hereby promise to allow, rectify and confirm all and whatsoever the said attorneys shall lawfully do or cause to be done in the premises and we hereby declare that these presents and all power hereby granted are and shall be irrevocable as long as any claims of the attorneys against us whether for principal, interest, costs, charges or otherwise remain outstanding and unpaid.
8. I/We appointers further declare that this Power of Attorney will not be revoked without the prior written consent of the said bank.
9. And I/ We, the appointers hereby declare and afford that I/we have not have before created nor shall I/we in future create any Power of Attorney in respect of the said rentals/ license fees in favour of any person and that the rentals/ license fees and dues payable to me/ us and recoverable by me/ us now or in future in respect of the said properties are free from any prior charges, lien attachment or encumbrance of any kind I/we the said appointers or any person, or the attorney than the said attorneys shall not have any right to receive, recover and realize the rental / the license fees in respect of the said mortgaged properties.

Signature _____

Date _____

Name _____

(Stamped letter of Indemnity for waiver of Insurance)

INSURANCE INDEMNITY

The Branch Manager,
Baran Kendriya Sahakari Bank Ltd.,
Branch _____

WHEREAS the Baran Kendriya Sahakari Bank Ltd., Baran (hereinafter referred to as ' the bank ' which expression shall mean and include its successors and assigns) has granted me/ us a Demand Loan/Limit of Rs. _____ (Rupees _____ only) at @ _____ under an agreement dated _____ entered into between the Bank and ourselves/myself.

AND WHEREAS as security for payment of the amount due under the aforesaid loan as also all advances granted or to be granted to me/ us by the Bank, we have mortgaged to the Bank the immovable property as detailed below:-

AND WHEREAS one of the conditions of the Agreement is that we insure the said property against the risk of loss or damage.

AND WHEREAS the Bank has at our request agreed to waive the said condition of insuring the said property as aforesaid on our executing an indemnity in the manner hereinafter appearing.

NOW in consideration of the premises, I/We, the undersigned do hereby so as to bind me/ourselves my/our respective heirs, executors and administrators, our successors and permitted assigns oblige ourselves to hold the Bank harmless and indemnified from and against all actions proceedings claims and demands, duties, penalties, taxes, losses, damages, costs (as between attorney and client) charges, expenses and other liabilities whatsoever which may be made or brought against or sustained or incurred by the Bank (and whether paid by the Bank or not by reason of or as a consequence of the Bank having agreed to waive the said condition with regard to our insuring the said property as aforesaid.

AND we unconditionally and irrevocably agree that the Bank may at its sole absolute and unqualified, discretion take out insurance against the risk of loss or damage of the said property as and when it considers necessary and we unconditionally and irrevocably agree and undertake to pay to the Bank immediately on demand the amount of the premia payable in respect of such insurance (and whether paid by the Bank or not) and upon my/ our failure to pay the sum debit the same to our account.

AND we further expressly agree and declare that the Bank shall be entitled at its sole, absolute and unqualified discretion to adjust, settle, compromise or refer to arbitration any dispute arising under or in connection with the policy or insurance in respect of the said property and such adjustment, settlement, compromise and any award made on such arbitration shall be valid and binding on us.

Dated this _____ day of _____, 20.

Signature -----

Name _____

Baran Kendriya Sahakari Bank Ltd. Baran.

Branch _____

To,

_____ (Name)

_____ (address of the borrower)

Insurance Waiver Letter

With reference to your letter dated ----- requesting the Bank to waive the condition of insuring the immovable property mortgaged in favor of the bank we have to advise that the said condition of insuring the property stands waived subject to your executing an indemnity in favor of the bank as per format enclosed.

Branch Manager

**(UNDERTAKING : TO BE OBTAINED WHERE SELF OCCUPIED OR VACANT
PROPERTY IS ACCEPTED AS SECURITY)**

The Branch Manager,
Baran Kendriya Sahakari Bank Ltd.,
Branch _____

Dear Sir/Madam,

LOAN AGAINST IMMOVABLE PROPERTY

This has reference to my/our application dated ----- for a loan /Limit of Rs..... against collateral security of (house/flat/plot-commercial/industrial) the under noted property situated at -----.

- 1- I/We confirm that the property is in my/our possession and I/We hereby give an irrevocable undertaking that in the event of your bank sanctioning to me/us the loan, we shall not rent out the aforesaid property without obtaining prior written permission of the bank. Furthermore, I/we understand that the bank is likely to give such permission only if the property is proposed to be leased to a corporate body of goods standing and repute, acceptable to the Bank.
- 2- Further, I/we also understand that in the event of my/our renting our the property a Power of Attorney authorizing the Bank to collect the monthly rent would be required to be furnished by me/ us in the format prescribed by the Bank for this purpose.
- 3- I/we give an irrevocable undertaking that in the event my/ our not being in a position to fulfill the aforesaid condition, I/We shall be liable to repay the entire loan/outstanding along with interest etc. to the Bank, prior to renting out the property.

I/We reiterate not to revoke this undertaking during the currency of the loan/Limit.

Yours faithfully,

'kiFk i=

eSa-----iq= Jh-----

-----fuoklh-----

----- ckjka dsUnzh; lgdkjh cSad fy0] ckjka ds i{k esa ;g
?kks"k.kk djrk gSa&

1- ;g fd esjs@gekjs }kjk izklr eksVZxst _.k jkf'k :i;s-----
1/4v{kjs :i;s -----ek=1/2 dk mi;ksx -----

----- dk;Z gsrq fd;k tkosxkA

2- ;g fd ge mDr edku ds leLr ewy nLrkost 'kh?kz cSad esa tek
djkus gsrq iw.kZr;k opuc) gSaA

3- ;g fd fufeZr dh xbZ mDr vkoklh;@O;kolkf;d IEifRr iw.kZr%
HkkjjeqDr ,oa fookn jfgr gSA mDr IEifRr ij fdlh Hkh O;fDr] laLFkk]
ljdkj] uxj fuxe vkfn dh fdlh izdkj dh dksbZ jkf'k cdk;k ugha gS
rFkk bl ij fdlh izdkj dh dksbZ dkuwuh dk;Zokgh Hkh yfEcr o
fopkjk/khu ugha gSA ;g IEifRr iw.kZr;k HkkjjeqDr ,oa ifo= gSA

4- ;g fd jkT; ljdkj] jktLFkku vkoklu e.My] uxj fuxe] vFkok vU; lacaf/kr
laLFkk ;k O;fDr dh Hkfo"; eas mRiUu gksus okyk dj] chek o vU;
cdk;k jkf'k ds fy, eSa@ge Lo;a O;fDrxr :i ls mRrjnk;h jgsaxs rFkk
blds fy, cSad dk dksbZ mRrjnkf;Ro ugha jgsxkA

5- ;fn mDr vkoklh; IEifRr ds Hkw[k.M vFkok fuekZ.k vFkok vU;
cdk;ksa ds laca/k esa jkT; ljdkj] jktLFkku vkoklu e.My] uxj fuxe]
vFkok vU; lacaf/kr laLFkk ;k O;fDr }kjk Hkfo"; esa fdlh izdkj dk
dksbZ ,rjkt fd;k tkrk gS ,oa mlds dkj.k ;fn mDr IEifRr dks fdlh
izdkj dh dksbZ {kfr igqaprh gS rks mlds izfr eSa@ge Lo;a iw.kZ
:i ls mRrjnk;h jgwaxk@jgsaxs ,oa ,slh fLFkfr esa cSad pkgs rks
vius leLr cdk;k dh olwyh ,deq'r fdlh Hkh rjg ls dj ldsxhA

6- ;g fd esjh lsokfuo`fRr ls iwoZ bl cSad ds leLr cdk;k vkoklu _.k
dks e; C;kt o [kpkZa ds pqdrk dj cSad ls vns; izek.k i= izklr dj
ywaxkA ;fn bl _.k dks tkjh j[kuk gksxk rks bl gsrq lsokfuo`fRr ls
iwoZ cSad ls vko';d lgefyr yH tkosxhA

7- ;g fd esjs }kjk cSad ds pkgs vuqlkj -----
-----cSad ds psd pSd ua0-----ls-----

-----rd bl cSad ds i{k esa fcuk jkf'k Hkjs izLrqr fd;s tk jgs
gSa ftUgas cSad _k ds pwd vkfn dh n'kk esa leLr cdk;k dh
olwyh gsrq mi;ksx esa ys ldrh gSA

'kiFkxzfgrk

DEMAND PROMISSORY NOTE

On Demand
Shri.....resident..... promise to pay to
Baran Kendriya Sahakari Bank Ltd., Baran Branch or order the sum
of Rs.....lacs
(Rupees.....) only along with the interest
@ percent per annum levied on monthly rests for value received.

Yours
faithfully,

Signature of Borrower/s

Place:

Date:

TIME PROMISSORY NOTE

Iresident.....promise to
pay to Baran Kendriya Sahakari Bank Ltd., Baran Branch or order the
sum of Rs..... (Rupees

.....) only along with the interest @
per cent per annum levied on monthly rests in..... equal monthly
installments of Rs..... each commencing from.....

Signature of Borrower/s
(Revenue stamp of Rs.1/-)

Place:
Date:

LETTER OF ACCEPTANCE

The Branch Manager,
Baran Kendriya Sahakari Bank Ltd.,
Branch -----

Sub: Sanction of financial assistance of Rs

I /We beg to acknowledge the receipt of your letter No.-----
dated ----- sanctioning thereby a financial assistance in favour of
..... In this regard, I/We hereby
convey my/our unconditional and irrevocable acceptance to this terms and
conditions stipulated in the above letter. Further I/We assure to abide by them
till the dues under the sanctioned loans is not fully repaid by me/us along with
the interest.

Yours faithfully,

Signature of Borrower/s

Place:

Date:

Usance Certificate

I hereby certify that promissory note dated.....for a sum of Rs.....(Rs.....) executed by me in favour of Baran Kendriya Sahakari Bank Ltd., Baran was executed in respect of Mortagage Loan taken from Baran Kendriya Sahakari Bank Ltd., Baran Br. under the Mortagage Loan Scheme.

(.....)

Undertaking

I.....resident.....hereby undertake to create charge on owned by me in favour of Baran Kendriya Sahakari Bank Ltd., Baran Br. in consideration of financial assistance sanctioned amounting to Rs.....(Rupees.....) only for I/We, further undertake to do such all formalities as the bank may require including the execution of hypothecation deed in the favour of bank. .

Yours faithfully,

Signature of Borrower/s

Place:

Date:

Draft for creation of equitable mortgage with BKSB Memorandum of Deposit of Title Deeds to be obtained in respect of loan secured by Equitable Mortgage of Immovable property

I.....resident.....
(Borrower/s) attended at the Branch office of Baran Kendriya Sahakari Bank Ltd., Baran on.....the day of.....20....at.....A.M./P.M. and deposited the documents of title set out below of the land, premises and building bearing Plot No.....survey No.....situated at.....admeasuring Sq.Ft.....with Shri/Smt.....authorize person, the.....office in the presence Shri/Smt.....of Baran Kendriya Sahakari Bank Ltd., Baran Br..... as security for and with intent to create an equitable mortgage on the said land, premises and buildings now of hereafter standing hereon to secure the balance due under the Loan account for **Rs.....** in the name of with Baran Kendriya Sahakari Bank Ltd., Baran., Br..... and interest thereon and all costs, charges, expenses incurred by and/or payable to Baran Kendriya Sahakari Bank Ltd., Baran Br.

List of Title Deeds

- 1-
- 2-
- 3-
- 4-

This memorandum was read out to the said Shri/Smt.....this.....day of.....200.....

.....

Authorized Person

200.....A.M./P.M.

.....

Witness as above

200.....A.M./P.M.

Note: The borrower depositing title deeds with the bank should not sign the memorandum.

BARAN KENDRIYA SAHAKARI BANK LTD., BARAN
HEAD OFFICE

No. BKSB/2012-13/-----

Dated:

.....
.....
.....

**Sub: Mortgage Loan of Rs.....sanctioned in your favor by
BKSB,**

Dear Sir,

Yours faithfully,

Signature of Borrower/s
(Mortgagor)

Place:

कंजमरु

शाखा प्रबंधक,
बारां केन्द्रीय सहकारी बैंक लि.
भाखा

विषय: व्यक्तिगत ऋण योजना हेतु बैंक द्वारा स्वीकृत सावधि ऋण ;ज्मतु स्वंदद्ध की निर्धारित किश्त की कटौती कर आपकी शाखा में प्रेषण के संबंध में।

महोदय,

1. हम प्रमाणित करते हैं कि श्री पुत्र श्री हमारे कार्यालय/संस्थान के स्थाई कर्मचारी हैं। इनका कुल मासिक वेतन रुपये..... है।
2. इनके द्वारा प्रस्तुत आवेदन पत्र, जिस पर बैंक द्वारा ऋण स्वीकृत करने की कार्यवाही जारी है,

निम्नानुसार सहमति प्रदान करने हैं।

- (अ) हमारे उक्त कर्मचारी के वेतन एवं देयकों से रु..... की राशि काटकर माह से प्रत्येक माह आपकी शाखा में हमारे कर्मचारी के ऋण खाते में जमा करने हेतु ऋण एवं ब्याज/विविध चार्ज की पूर्ण अदायगी तक लगातार आपकी बैंक भिजवा दी जावेगी।
- (ब) उक्त कर्मचारी की मृत्यु/सेवानिवृत्ति/त्याग पत्र या किसी अन्य कारण से सेवा अवरोध होने के कारण कर्मचारी की देय राशियों में से आपकी बैंक की ब्याज सहित शेष ऋण की अदायगी हेतु राशि प्रेषित की जावेगी और यह भुगतान कर्मचारी को किए गए भुगतान के सदृश्य ही मान्य होगी।
- (स) उक्त कर्मचारी द्वारा दिए गए अधिकार पत्र में अवरोध/समाप्ति का कोई आवेदन बिना आपके बैंक की स्वीकृति/सहमति के मान्य नहीं होगा।

हम सहमत हैं कि उक्त कर्मचारी के अन्यत्र स्थानान्तरण होने की दशा में हमारे द्वारा कर्मचारी के नवीन पदस्थी कार्यालय को कटौती हेतु सूचित किया जावेगा एवं उपरोक्तानुसार नियमित कटौती सुनिश्चित की जावेगी।

दिनांक:.....

स्थान:.....

अधिकृत अधिकारी के सील सहित हस्ताक्षर

प्रबन्ध निदेशक महोदय,

बारां केन्द्रीय सहकारी बैंक लि०,

प्रधान कार्यालय, बारां

विषय :- सहकार जीवन सुरक्षा योजना के तहत जीवन बीमा प्रीमियम की कटौती बाबत सहमति पत्र

महोदय,

निवेदन है कि मैं सहकार जीवन सुरक्षा योजनान्तर्गत राशि रूपये का जीवन बीमा करवाने हेतु सहमत हूँ। बीमा प्रीमियम की राशि रूपये

(अक्षरे मात्र) मेरे बचत खता संख्या
को नामे लिखते हुये भारतीय जीवन बीमा निगम को भिजवाने की व्यवस्था करें।

योजनान्तर्गत लाभ हेतु मैं निम्न को नोमिनी नामित करता हूँ:-

1. नाम
2. पता
3. बीमित से संबंध

भवदीय,

दिनांक:

हस्ताक्षर

नाम

पद एवं कार्यालय.....

- ❖ छवजमरू शीर्ष बैंक के लेखा एवं वित्त अनुभाग द्वारा जारी परिपत्र दिनांक 23-03-2011 के निर्देशानुसार ऋण प्रस्ताव पर विचार करने से पूर्व कम्प्यूटर पर इनटरनेट से संबंधित ग्राहक तथा गारण्टर की सिबिल की वेबसाईट बपइपसणबवउ से बन्क फथकड।जक लन्क प्राप्त करें ताकि ऋणी तथा गारण्टर की विविध विगत के साथ- साथ अन्य बैंकों के साथ उनके चल रहे ऋण व्यवहार तथा वित्तीय अनुशासन का भी पता लगाया जा सकें। इस सेवा का ऋण की सुरक्षा हेतु अनिवार्य रूप से प्रयोग किया जाना सुनिश्चित किया जावे ताकि शाखा प्रबंधक एवं शाखा स्टॉफ खराब ऋण से उत्पन्न होने वाली समस्याओं से सुरक्षित रह सकें।

शाखा प्रबन्धक,
बारां केन्द्रीय सहकारी बैंक लि०,
शाखा -----

विषय: अचल सम्पत्ति रहन के विरुद्ध ऋण हेतु आवेदन-पत्र

महोदय,

मैं आपकी शाखा से अचल सम्पत्ति रहन के विरुद्ध ऋण योजनांतर्गत रूपये ----- (अक्षरे रूपये -----) मात्र के सावधि ऋण/ साख सीमा/क्रेडिट कार्ड की स्वीकृति हेतु आवेदन करता/करती हूँ । विस्तृत विवरण निम्नानुसार है:-

1- आवेदक के सम्बन्ध में विवरण :		
अ	पूरा नाम (स्पष्ट अक्षरों में)	
ब	पिता/पति का नाम	
स	उम्र एवं जन्मतिथि	
द	स्थायी पता	
य	पत्र व्यवहार हेतु वर्तमान पता फोन नंबर मोबाइल नंबर	कार्यालय निवास
2	(1) वैतनिक आवेदकों हेतु नियोक्ता का विवरण	
अ	नियोक्ता का नाम, पता एवं फोन नंबर	
ब	वर्तमान पद	
स	सेवा निवृत्ति की तिथि	
छ	मासिक वेतन (नियोक्ता से प्रमाणित प्रमाण-पत्र संलग्न किया जावें।)	
य	विभिन्न कटौतियों के पश्चात् वेतन से शुद्ध मासिक आय	
र	अन्य आय यदि कोई हा	
(2) अवैतनिक आवेदक की दशा में		
अ	व्यवसाय/फर्म का नाम, पता व फोन	

	नंबर		
ब	व्यवसाय की प्रकृति		
स	गत वर्ष की आय (आयकर रिटर्न की प्रति संलग्न करें)		
3.	ऋणी पर आश्रित सदस्य माता, पिता, पत्नी, पुत्र....., पुत्री....., अन्य..... (कुल.....)		
4.	पारिवारिक खर्चों का विवरण (अनुमानित)		
5	आवेदक द्वारा अन्य वित्तीय संस्थाओं से लिये गये ऋणों का विवरण :-		
अ	ऋण दाता का नाम एवं पता		
ब	ऋण की राशि		
स	देय मासिक किश्त		
द	वर्तमान में ऋण शेष		
6	ऋण की प्रतिभूति :		
अ	चल सम्पत्ति का विवरण		
प्रतिभूति का प्रकार	प्रतिभूति राशि	धारक का नाम	अन्य विवरण
योग			
ब	अन्य प्रतिभूति स्थाई सम्पत्ति का विवरण मूल्यांकित राशि		
7	मैं उपरोक्त ऋण के सम्बन्ध में निम्नानुसार जमानतदार प्रस्तुत कर रहा हूँ/रही हूँ :-		
प्रथम जमानतदार का विवरण			
अ	जमानतदार का नाम		
ब	पिता/पति का नाम		
स	कार्यालय/संस्था/फर्म का नाम एवं पता		

	फोन नंबर	
द	धारित पद/फर्म/व्यवसाय में स्थिति	
य	वर्तमान निवास का पता फोन नंबर	
र	स्थायी पता फोन नंबर मोबाइल नंबर	
ल	मासिक आय (नियोक्ता का प्रमाण-पत्र, अवैतनिक की दशा में गत वर्ष की आयकर विवरणी की प्रतिलिपि संलग्न करें)	

द्वितीय जमानतदार का विवरण		
अ	जमानतदार का नाम	
ब	पिता/पति का नाम	
स	कार्यालय/संस्था/फर्म का नाम एवं पता फोन नंबर	
द	धारित पद/फर्म/व्यवसाय में स्थिति	
य	वर्तमान निवास का पता फोन नंबर	
र	स्थायी पता फोन नंबर मोबाइल नंबर	
ल	मासिक आय (नियोक्ता का प्रमाण-पत्र, अवैतनिक की दशा में गत वर्ष की आयकर विवरणी की प्रतिलिपि संलग्न करें)	
8	ब्याज दर का विकल्प	स्थायी/परिवर्तनीय

मैं ऋण राशि एवं उस पर देय ब्याज जिसकी गणना वर्तमान बैंक नियमों के अनुसार मासिक आधार पर की जाकर मूल ऋण में ही जोड़ दी जावेगी, के चुकारे के लिये बैंक द्वारा निर्धारित मासिक किस्त के भुगतान हेतु सहमत हूँ।

मैं वचन देता/देती हूँ कि मेरे द्वारा मेरे खाते, जिसके अग्रिम चैक्स दिये जा रहे हैं, में मासिक किस्त की राशि एवं ब्याज की वसूली के लिये पर्याप्त राशि रखी जावेगी। किसी भी मासिक किस्त एवं

ब्याज की वसूली के भुगतान में चूक की दशा में समस्त ऋण एकमुश्त ब्याज सहित वसूल करने का अधिकार बैंक को रहेगा।

मेरी मृत्यू, सेवानिवृत्ति, सेवा त्याग, पदच्युति अथवा किन्हीं अन्य कारणों से मासिक किस्त चुकाने में चूक होने पर बैंक को पूर्ण अधिकार होगा कि वह किसी भी रूप में निहित मेरे हित/ रकम को, बिना मुझे अथवा मेरे उत्तराधिकारी/प्रतिनिधि को सूचित किये, जब्त करले। साथ ही मेरे कार्यालय/व्यवसाय में मुझे भुगतान योग्य राशियों में प्रथम वरीयता के आधार पर वसूली प्राप्त करने का अधिकार भी मैं बैंक को देता/देती हूं।

यदि बैंक द्वारा भविष्य में इस योजना की विभिन्न शर्तों यथा ब्याजदर, ब्याज दर गणना विधि, ऋण पुनर्भुगतान तिथि आदि में कोई परिवर्तन/परिवर्द्धन किया जाता है तो वह मुझे मान्य होगा तथा मेरी व मेरे जमानतदारों की पूर्व सहमति आवश्यक नहीं होगी।

ऋण स्वीकृति उपरांत पूर्ति किए जाने वाले समस्त प्रपत्रों एवं दस्तावेजों पर होने वाले समस्त व्यय के चुकारे हेतु मैं स्वयं व मेरे जमानतदार बाध्य होंगे। मेरे द्वारा उपभोग की जाने वाली चैक बुक के चार्ज मेरे ऋण साख सीमा/क्रेडिट कार्ड खाते में नावें लिख दिये जावे।

मेरे द्वारा उक्त ऋण के सम्बन्ध में बैंक द्वारा निर्धारित समस्त नियम एवं शर्तें पढ़ तथा समझ ली गई हैं और वे मुझे मान्य हैं। मैं घोषणा करता/करती हूं कि मेरे द्वारा उपरोक्त दी गई जानकारी सत्य है। कृपया मुझे उपरोक्तानुसार **अचल सम्पत्ति रहन के विरुद्ध** ऋण की राशि रूपये ----- (रूपये -----) मात्र स्वीकृत करने का कष्ट करें।

जमानतदारों के हस्ताक्षर (गवाही के रूप में) आवेदक के हस्ताक्षर

1. नाम -----

पता -----

2. नाम -----

पता -----

दिनांक: -----