

कार्यालय ग्राम सेवा सहकारी समिति लि०

रजि० नं०

क्रमांक

दिनांक

प्रबन्ध निदेशक महोदय,
बारां केन्द्रीय सहकारी बैंक लि०,
बारां।

विशय :- इफको एन.सी.डी.सी. के अन्तर्गत खाद व्यापार हेतु हाईपोथेके का ऋण साख सीमा स्वीकृत करने बाबत।

निवेदन है कि हमारी समिति इफको एन.सी.डी.सी. के अन्तर्गत चयनित है। समिति इफको से सीधा खाद का व्यवसाय करना चाहती है। समिति के पास वित्तीय साधनों का अभाव है। अतः कृषि आदान की खरीफ रबी ----- तक के लिये ----- रूपये अक्षरे ----- मात्र दृष्टि बंधक ऋण सुविधा के प्रस्ताव की भुद्ध प्रतिनिधि आय-व्यय लाभ-हानि खाता एवं संतुलित चित्र ----- संलग्न कर अनुरोध है कि उक्त सुविधा ----- तक के समिति को दिलवाने का कष्ट करें। इस संदर्भ में जो भी नियम व भाते निर्धारित करेगा समिति उसका पालन करेगी।
संलग्न :- प्रस्ताव, आय-व्यय, लाभ-हानि खाता एवं संतुलित चित्र।

अध्यक्ष

उपाध्यक्ष

----- ग्राम सेवा सहकारी समिति
रजि० नं० -----

रजिस्टर कार्यवाही सहकारी समिति

नाम समिति ----- रजि नं० ----- तहसील -----
 जिला बारां सर्किल इन्स्पेक्टर ----- खाता अ.इ.स. ----- अधिवे न
 आमसभा/कार्यकारणी का कार्य विवरण तारीख ----- सभा के समस्त सदस्यों की संख्या
 ----- में उपस्थित ----- भोश अनुपस्थित -----

क्र. सं.	प्रस्ताव	निर्णय
1.	बारां केन्द्रीय सहकारी बैंक लि०, बारां से ----- रू० खाद व्यवसाय हाईपोथेके न साख सीमा स्वीकृत करवाने पर विचार।	हमारी समिति ----- योजना के अन्तर्गत चयनित समिति को खाद का व्यवसाय करने हेतु रकत की आव यकता होगी वर्तमान में समिति के पास वित्तीय साधनों का अभाव है इसलिए बारां केन्द्रीय सहकारी बैंक लि०, को बारां से निवेदन किया जाता है कि हमारी समिति को ----- रू० का खाद व्यवसाय करने हेतु ----- रूपये की हाईपोथेके न ऋण साख सीमा ----- तक के लिये स्वीकृत कर दी जावें। जहां तक नकद बिक्री ही राि । बारां केन्द्रीय सहकारी बैंक लि०, बारां द्वारा स्वीकृति दृष्टिबंधक साख सीमा के विरुद्ध जमा कराई जावेगी तथा अंग भाग में उन सदस्यों को उपलब्ध करवायेगी जिन्होंने अपना ऋण चुका दिया है। तथा जिनकी कर्जा दरखास्त बैंक द्वारा स्वीकृत कर दी जावेगी तथा इसकी वितरण सूची बैंक को प्रस्तुत करके पुनर्भरण करेगी किसी भी स्थिति में समिति स्वीकृति दृष्टिबंधक राि । का उपयोग अन्य कार्य में नही करेगी।
2.	हाईपोथेके न ऋण सीमा पत्रों पर हस्ताक्षर करने का अधिकार दिये जाने पर विचार।	सर्व सम्मति से निर्णय लिया जाता है कि बैंक को भेजे जाने वाले हाईपोथेके न पत्रादि पर हस्ताक्षर करने का अधिकार अध्यक्ष, उपाध्यक्ष तथा समिति व्यवस्थापक तीनों में से किन्ही दो को संयुक्त रूप से दिया जाता है जिनमें से एक व्यवस्थापक होगा।
3.	हाईपोथिके न ऋण खातें से लेन-देन करने का अधिकार दिये जाने पर विचार।	हाईपोथेके न ऋण सीमा खातें में लेन-देन करने का अधिकार अध्यक्ष, उपाध्यक्ष तथा समिति व्यवस्थापक में से किन्ही दो को दिया जाता है जिनमें से एक समिति व्यवस्थापक होना आव यक है। जिसका उपयोग उसी मद में किया जावेगा।
4.	दैनिक बिक्री का वितरण बैंक भाखा को प्रस्तुत किये जाने बाबत।	सर्व सम्मति से निर्णय लिया जाता है कि समिति दैनिक बिक्री कृशि इनपुट्स की रकम तथा "ब" भाग में करेगी उसका दैनिक वितरण बारां केन्द्रीय सहकारी बैंक लि०, की भाखा को उपलब्ध करवायेगी।

प्रमाणित किया जाता है कि उक्त प्रस्ताव समिति के कार्यवाही रजिस्टर में पृष्ठ सं० ----- पर अंकित है जो समिति में सुरक्षित है।

अध्यक्ष

व्यवस्थापक

PROFFORMA NO. 1**DEED OF HYPOTHECATION****BARAN KENDRIYA SAHKARI BANK LTD., BARAN**

Dated : Month..... Year Baran Kendriya Sahkari Bank
 Ltd. LenderSocietyTown/District
 (Borrower Executing Party.)

We, on behalf of the Society Ltd., hereinafter, called the borrower, execute this deed of hypothecation in consideration of the Baran Kendriya Sahkari Bank Ltd. Baran allowing or having allowed to advance to theSociety Ltd., a cash credit up to the limit of Rs. to be enforce up to the date permitted by the bank in accordance with the terms of this hypothecation agreement and repayable on demand against argil, produce or goods or implements or other goods and a thus hereby hypothecate and create a charge in favor of the said Bank as collateral Security for the due payment of the amount remaining in the said cash credit account with occurred interest up to date and that might accrue hereafter and all other incidental charges such as rent, taxes or any other similar payment like insurance etc. in lieu of said outstood that have accrued or hereafter accrue, goods held by in terms of this hypothecation bond in possession as per schedule attached here with and the goods that might hereafter be purchased by or be supplied to the bank as and when received witch we undertake to held as your against for and on your behalf as security for advance made due payment of the amount remaining outstanding in the said account and in the even of the said goods or any portion thereof being sold and delivered before full payment of the said cash credit amount with interest and other incidental charges that might accrued on the date or that are likely to accrue on account of such assignment, the proceeds realized from such sales or disposal shall be received or wherever demanded.

We hold these hypothecation goods described in the appended schedule as agents and securities for the cash credit account, as long as there is any due between us, and in the even of our falling to repay or reimburse to you the aggregate amount that has been accrued or may hereafter accrue in our said credit account on demand, we hereby agree to deliver or give possession of the said goods to you at any time without any objection to enable you to sell or in any other way to dispose off or deal with goods with the object of realizing the whole or any part of the amount of the said cash credit amount as if you or the absolute owner thereof, the bank and it is officials shall be entitled at any time without notice to us but at our risk and expenses and if so required as

attorney for us and in our name to enter and rename at any place where the hypothecated goods shall be and to take possession of or receive the some and/or appoint any officials of the bank as receiver of the hypothecated goods and/or sell by public auction or private can otherwise dispose other deal with all or any part of the hypothecated goods and to where realize settle compensation and deal with any of the right ----- after said without being bound to exercise any of these powers or without being liable for any loan in the exercise thereof and without prejudice to the bank's right and remedies of suit against the society / bank and to apply are not proceeds of such sale in or toward liquidation of the balance due to bank and we hereby agree to accept the bank's account of sales of realization and to pay and short – fall or deficiency herein shown.

We hereby agree to pay interest% per annum or at such increased rates as may be decided by the CCB on daily balances with half yearly rests that may be calculated and charged in the due upon the said cash credit account until the same is fully liquidated as and when the bank demands it. The amount due in respect of the said cash credit account shall be repaid by us on or before..... and the bank shall not be bound to allow or continue cash credit to any further extent for any further time when the banks shall in its absolute discretion see fit to do so.

We hereby guarantee that the advances to us shall in no case exceed..... percent of the cost value of the goods hereby hypothecated to the bank. We hereby also undertake that in case if any time the hypothecated goods held by us decline in value or deteriorate in the price agreed upon the date of execution and the margin falls short, we will forth with hypothetic other goods or property of the sufficient value or pay in cash to square up the short margin and put our account in order at any time.

We hereby likewise undertake and agree to convey to you the first charge shall the property assets or goodwill of the society / bank including the uncalled share capital, if any. The goods hereby hypothetical to the bank shall also by security to you for the payment on demand of all other amounts or dues which are now or shall at be due to the Bank from us or any other account.

We hereby agreed submit every a statement of the goods supply hypothetecated by us in the form prescribed by you in future dully certified by the Manager of the Managing Director of this society/bank authorized in this behalf. We hereby also agree that you or your agents will be entitled to enter upon and remaining at any place or to take hypothetecated goods are stored in order to inspect to take inventory of the goods or in other

similar way to deal with the notice to us and to have under access to our banks of account or our stock.

We further agree that the hypothecated goods and all sale realizations and insurances proceeds thereof shall be held as the Bank's exclusively property specially appropriated to this security and we undertake not to create any mortgage charge lion or encumber affricating the same party there of , not de anything witch would prejudice this security and shall not art with hypothecated goods save by way of sale in ordinary course of the business and as hereafter provided not shall any sale be made after prohibition in writing from the bank against selling.

We hereby declare that all the hypothecated goods are the absolute property of the said society/ bank at the sale disposal and free from any prior charge or encumbrance and property so hypothecated shall be like-wise their/unencumbered property and that we have not done or been party or privy to anything where by we are in anywise prevented from hypothecating the goods in manner aforesaid and that we will do and execute at our costs all such acts and things for further and more particularly adjusting the hypothecated goods or any part thereof to the bank as shall be required by the bank and for giving better effect to these sense we authorized and irrecoverably appoint the bank and /or their officers as attorney for and in the name of the society/bank to act on our behalf and to execute and do any act, assurance and things which ought to execute and do under these presents and generally to use the name of the society/bank in the exercise of the powers hereby conferred.

In witness whereof we have unto sent our hands this -----
----- day of -----the year one
thousand nine hundred and eighty -----
For and on behalf of the-----

Society Ltd.

Witness 1.
Address :-

Witness 2.
Address :

(Authorized Members)

PROFORM NO. 2.
(LETTER OF CONTINUITY)

Baran Kendriya Sahkari Bank Ltd., whereas on -----
198 ----- Baran Kendriya Sahkari Bank Ltd., ----- agreed to
open in favour of the ----- a
cash credit and or overdraft account of Rs.----- (Rupees -----
-----only) on such condition as may have been separately
agreed to between the society and the bank and in consideration of the said
advance being made, we having duly signed and delivered to the bank our
demand promissory note for the sum of Rs. ----- (Rupees-----
-----only) we hereby agree and undertake
that stand and to be enforceable for all money which now are or which may at
any time hereafter become due and owing by the said society the cash-credit
account or on the overdraft account or on such other account or the same
respectively be at credit.

Place : -----

For and on behalf of

Date : -----

Authorized Members

PERFORMA NO. 3

FROM :

DATED : -----

To,

The Manager,
Baran Kendriya sahkari bank Ltd.,
Baran.

Dear Sir,

We beg to acknowledge receipt of your letter No. -----
-dated -----communicating to us that a loan/clean-credit/ cash-credit
against hypothecated/pledge of ----- for Rs. -----
is sanctioned to this Bank/Society till ----- . The conditions
stipulated in the letter of sanction communicated to us are acceptable to us
and we agree to abide by them till all the dues owed by this Bank/Society to
your Bank. Under these arrangements, are repaid in full with interest.

Yours faithfully,
For and on behalf of

Authorized Members

(to be signed by the necessary number of office bearers authorized to execute documents.)

PROFORM NO 4.

PROMISORY NOTE

BARAN KANDRIYA SAHKARI BANK LTD.

OFFICE: -----

DATED: -----

Rs. -----

On demand, We-----

-----Limited/place -----Taluka -----

District Baran promise to pay to the Baran kandriya sahakari Bank Ltd., or
order the sum of Rs.------(Rupees-----)only

for value received together with interest thereon at the rate of -----

percent , per annum, with half yearly/ quarterly rests.

For and on behalf of

Authorized

Members.