

आवेदक का  
हस्ताक्षर  
युक्त आवक्ष  
चित्र

**अचल सम्पत्तियों के विरुद्ध ऋण हेतु आवेदन पत्र**  
**दी बाँसवाड़ा सैन्ट्रल कॉ-ऑपरेटिव बैंक लि. बाँसवाड़ा**

सह-आवेदक  
का हस्ताक्षर  
युक्त आवक्ष  
चित्र

बैंक उपयोग हेतु		
आवेदन शुल्क रु.	दिनांक :	हस्ताक्षर

1- व्यक्तिगत एवं नियोक्ता का विवरण (कोष्ठक में ☒ का चिन्ह लगाये)

	आवेदक	सह-आवेदक
पूरा नाम		
पिता/पति का नाम		
वर्तमान निवास स्थान का पता		
	पिन कोड	पिन कोड
	ई-मेल पता—	ई-मेल पता—
	फो.नं. आवास मो.	फो.नं. आवास मो.
स्थायी निवास स्थान का पता		
	पिन कोड	पिन कोड
	ई-मेल पता—	ई-मेल पता—
	फो.नं. आवास मो.	फो.नं. आवास मो.
जन्म दिनांक:		
लिंग :	<input type="checkbox"/> पुरुष <input type="checkbox"/> स्त्री	<input type="checkbox"/> पुरुष <input type="checkbox"/> स्त्री
वैवाहिक स्थिति	<input type="checkbox"/> विवाहित <input type="checkbox"/> अविवाहित	<input type="checkbox"/> विवाहित <input type="checkbox"/> अविवाहित
आश्रितों की संख्या	बच्चे..... वयस्क.....	बच्चे..... वयस्क.....
पहचान हेतु प्रस्तुत दस्तावेज का विवरण राशनकार्ड/ड्राइविंग लाईसेंस/पैनकार्ड/बिजली का बिल/पानी का बिल/अन्य		
गत तीन वर्षों की आय मय प्रमाण पत्र	1-वर्ष..... राशि रु..... 2-वर्ष..... राशि रु..... 3-वर्ष..... राशि रु.....	1-वर्ष..... राशि रु..... 2-वर्ष..... राशि रु..... 3-वर्ष..... राशि रु.....
व्यवसाय का नाम एवं पता : (कृपया वर्तमान में धारित पद सहित पदस्थापन कार्यालय का पूरा पता दें यदि व्यवसाय है तो फर्म का पूरा विवरण दें।)		
	पिनकोड :	पिनकोड :
कार्यालय दूरभाष सं.	फो.नं.: फैक्स:	फो.नं.: फैक्स:
वर्तमान नियोक्ता के साथ सेवा काल विवरण	(अ)नियुक्ति तिथि (ब)सेवानिवृत्ति की तिथि (स)सेवा अवधि	(अ)नियुक्ति तिथि (ब)सेवानिवृत्ति की तिथि (स)सेवा अवधि
पति/पत्नी का विवरण दें	1.नाम ..... 2.व्यवसाय..... 3.यदि सेवारत है तो— अ-कुल मासिक आय..... ब-नियोक्ता का नाम..... पता..... दूरभाष.....मो.....	1.नाम ..... 2.व्यवसाय..... 3.यदि सेवारत है तो— अ-कुल मासिक आय..... ब-नियोक्ता का नाम..... पता..... दूरभाष.....मो.....

2. ऋण आवश्यकता – राशि रु. ....(अंके रूपसे.....)

3. पूर्व का यदि कोई

ऋण का स्रोत	आवेदक			सह-आवेदक		
	बकाया राशि (रु.)	मासिक किश्त (रु.)	बकाया अवधि (माह)	बकाया राशि (रु.)	मासिक किश्त (रु.)	बकाया अवधि (माह)
नियोक्ता						
बैंक						
ऋण साख-समिति						
अन्य						

#### 4. वित्तीय विवरण :

क्र.सं.	विवरण	आवेदक	सह-आवेदक
1.	कुल मासिक वेतन	रु.	रु.
अ.	शुद्ध मासिक वेतन	रु.	रु.
ब.	व्यवसाय सेवा आय	रु.	रु.
स.	अन्य आय (कृपया स्रोत अंकित करें)	रु.	रु.
द.	आयकर विवरण अनुसार वार्षिक आय	रु.	रु.
य.	चालु वित्तीय वर्ष में भुगतान की गई आयकर राशि	रु.	रु.
र.	प्रस्तावित मासिक किश्त	रु.	रु.

#### 6- जायदाद का विवरण : ☒ का चिन्ह लगायें

विवरण	आवेदक	सह-आवेदक
अ- क्या आपके पास स्वयं का मकान है ?	हां/ नहीं	हां/ नहीं
ब- यदि हाँ, तो क्या मकान गिरवी रखा हुआ है ?	हां/ नहीं	हां/ नहीं
स- मकान का बाजार मूल्य	रु. ....	रु. ....

#### 7. रहन रखी जाने वाली प्रस्तावित सम्पत्ति का विवरण

अ- विवरण (फ्लैट/मकान/भूखण्ड संख्या आदि)	मकान नं. .... कॉलोनी..... शहर..... जिला.....
ब-सम्पत्ति का पूर्ण पता	
स- मालिकाना हक- धारक का नाम	
द- सम्पत्ति का उपयोग (स्वयं के द्वारा किया जा रहा है अथवा किराये/लीज/पट्टे पर दी हुई है)	
य- सम्पत्ति का माप	
र- क्या प्रस्तावित सम्पत्ति के विरुद्ध किसी प्रकार का ऋण लिया हुआ है/जमानत गारंटी के रूप में रखा गया है	हाँ/ नहीं
ल- यदि हाँ तो बकाया राशि एवं बैंक आदि का विवरण	बकाया राशि ..... बकाया अवधि..... ऋण का स्रोत.....

#### 8- सम्पत्ति एवं देयताओं का विवरण

विवरण	आवेदक	सह-आवेदक
दायित्व बकाया ऋण		
* बकाया ऋण		
* नियोक्ता		
* भविष्य निधि		

* सहकारी समिति		
* परिवार एवं मित्र		
* अन्य (विवरण दें)		
<b>अस्तियाँ</b>		
* बैंक खातों में बचत		
* संचयी ईपीएफ/ जीपीएफ/ पीएफ खाता		
* यूटीआई/ म्यूचअल फण्ड में निवेश		
* जीवन बीमा पॉलीसी में निवेश		
* शेयर्स/ डिबेंचर्स में निवेश		
* अचल सम्पत्ति		
* अन्य सम्पत्ति (विवरण दें)		

#### 9- प्रस्तावित जमानतदार -

नाम	
पता	
व्यवसाय (पूर्ण विवरण)	
हस्ताक्षर	

#### 10- बैंक खातों का विवरण -

बैंक का नाम	खाते की प्रवृत्ति	खाता संख्या
दी बांसवाड़ा सैं. कॉ. बैंक लि.		
अन्य बैंक		

#### ब्याज दर का विकल्प : परिवर्तनीय / स्थिर

#### घोषणा

— मैं/हम दी बांसवाड़ा सैन्ट्रल कॉ-ओपरेटिव बैंक लि. शाखा .....से अचल सम्पत्ति रहन के विरुद्ध ऋण योजना के अन्तर्गत ..... उद्देश्य के लिए रुपये ..... के ऋण हेतु आवेदन करता/करते/करती हूँ। कि आवेदन-पत्र में दिया गया समस्त विवरण/सूचना मेरी /हमारी जानकारी के अनुसार सही एवं पूर्ण हैं तथा मेरे/हमारे पक्ष में किसी प्रकार के ऋण को स्वीकृत करने का आधार होंगे।

— मैं/हम यह पुष्टि करता/करती/करते हूँ/हूँ कि मेरे/हमारे विरुद्ध दिवालिया घोषित करने की कोई कार्यवाही नहीं चल रही है और ना ही मुझे/हमें किसी सक्षम न्यायालय द्वारा दिवालिया घोषित किया गया है।

— मैं/हम यह पुष्टि करता/करती/करते हूँ/हूँ कि मेरे/हमारे द्वारा ऋण से सम्बन्धित सभी नियम/शर्तों को पढ़ लिया गया है तथा दी बांसवाड़ा सैन्ट्रल कॉ-ओपरेटिव बैंक, शाखा ..... मुझे/हमें ऋण देने बाबत निर्णय ले सकता है।

— मैं/हम शपथ पूर्वक करता/करती/करते हूँ/हूँ कि भविष्य में यदि मेरे/हमारे व्यवसाय/नियोक्ता/घरेलु एवं व्यावसायिक पते में यदि कोई परिवर्तन होता है तो उसकी सूचना तुरन्त दी बांसवाड़ा सैन्ट्रल कॉ-ओपरेटिव बैंक लि. शाखा.. .....को मेरे/हमारे द्वारा उपलब्ध करवा दी जाएगी। मुझे/हमें इस तथ्य का भी पूर्ण ज्ञान है कि दरों में परिवर्तन के कारण ऋण अदायगी हेतु मासिक किश्त जिसमें मूलधन एवं ब्याज दोनों ही सम्मिलित हैं, में समय-समय पर परिवर्तन किया जा सकता है।

— मैं /हम इस तथ्य की पुष्टि करता/करते/करती हूँ/हूँ कि हमारे द्वारा उक्त वर्णित ऋण के अतिरिक्त अन्य कोई ऋण नहीं लिया गया है। मैं/हम यह भी पुष्टि करता/करते/करती हूँ/हूँ कि भविष्य में यदि अन्य स्रोतों से प्राप्त किया जाता है तो उसकी सूचना दी बांसवाड़ा सैन्ट्रल कॉ-ओपरेटिव बैंक लि. शाखा.....को दे दी जाएगी।

— मैं /हम इस बात के लिए बैंक अधिकृत करता/करती/करते हैं/हूँ कि मेरे/हमारे पक्ष में बैंक द्वारा प्राप्त की गई जमाएँ एकल तथा संयुक्त नाम से यदि आवश्यकता हो तो ऋण खाते में समायोजित कर दी जाएँ। मैं/हम इस तथ्य की भी पुष्टि करता/करते/करती हैं/हूँ कि मैं/हम भारत के मूल निवासी हैं।  
—मैं /हम इस तथ्य से भी सहमत हैं/हूँ कि दी बांसवाड़ा सैन्ट्रल कॉ—ओपरेटिव बैंक लि. शाखा.....  
मेरे/हमारे ऋण आवेदन पत्र को बिना किसी कारण बताये स्वीकृत कर दें।

स्थान : .....

आवेदक(कों) के हस्ताक्षर

दिनांक : .....

संलग्न किये गये दस्तावेजों की सूची —

मेरे/हमारे द्वारा निम्नलिखित दस्तावेज संलग्न किये जा रहे हैं :-

1. पासपोर्ट/वोटर पहचान पत्र/आयकर स्थायी लेखा संख्या (कोई 2)
2. स्वयं एवं जमानतदार की 2—2 पासपोर्ट आकार की फोटो
3. बैंक खाते की प्रति जहां गत 6 माहों से वेतन/व्यवसाय की आय जमा की जा रही है।
4. बिन्दु संख्या 3 में उल्लेखित खाते जिस बैंक में है, उस बैंक शाखा के अधिकृत अधिकारी द्वारा हस्ताक्षर प्रमाणीकरण प्रमाण—पत्र।
5. सम्पत्ति के स्वामित्व प्रमाणी सम्बन्धी दस्तावेज— मूल एवं छाया प्रति।
6. निवास प्रमाण पत्र (बिजली/पानी का बिल/पट्टा/रजिस्ट्री की प्रति)
7. कटौतियां प्रदर्शित करते हुए नवीनतम वेतन विवरणिका
8. गत तीन वर्षों का नियोक्ता प्रमाण—पत्र/आयकर निर्धारण प्रमाण—पत्र।
9. आयकर अधिकारी द्वारा हस्ताक्षरित /प्राप्त किया गया गत 2 वर्षों के आयकर रिटर्न की प्रति।

स्थान : .....

आवेदक(कों) के हस्ताक्षर

दिनांक : .....

## कार्यालय प्रयोग हेतु

(अ) ऋण स्वीकृति हेतु जाँच कार्यवाही (Security Sheet)

1.	आवेदित ऋण राशि	रु. ....
2.	सम्पत्ति का मूल्य	
	(अ) बाजार का मूल्य	रु. ....
	(ब) डी.एल.सी. दर के अनुसार	रु. ....
	(स) बैंक के मूल्यांकनकर्ता द्वारा आंकलित मूल्य	रु. ....
3.	बिन्दु सं. 2 के अनुसार न्यूनतम मूल्य	रु. ....
4.	अधिकतम ऋण राशि जो स्वीकृत की जा सकती है	
	(अ) बिन्दु सं. 3 का 50 प्रतिशत	रु. ....
	(ब) योजना के अनुसार अधिकतम राशि	रु. 15.00 लाख
	(स) ऋणी द्वारा आवेदित राशि	रु. ....
	अ, ब एवं स में से न्यूनतम राशि का ऋण स्वीकृत किया जा सकता है।	
5.	सुरक्षा में रखी गई अचल सम्पत्ति (वह सम्पत्ति जो ऋण के पेटे रहन रखी गई हो।)	
	अ- ऋण की सुरक्षा में अचल सम्पत्ति के रूप में श्री ..... (मालिक का नाम) का भूखण्ड/भवन जो कि ..... (सम्पत्ति का पता) में स्थित है, को साम्य बंधक (Equitable Mortgage) किया जाना है।	
	तृतीय पक्ष की गारंटी - श्री ..... (जमानतदार का नाम एवं पता)	
6.	स्वीकृत राशि	रु. ....
7.	ब्याज दर	..... प्रतिशत वार्षिक, मासिक, आधार पर गणना
8.	ऋण चुकारे की अवधि	..... वर्ष (5 वर्ष से अधिक अवधि के मामले में महाप्रबंधक की स्वीकृति प्राप्त करनी है।
9.	आवेदक का आवेदन पत्र जो कि रु. ....लाख के ऋण के लिए प्रस्तुत किया गया है वह योजनान्तर्गत पात्रता रखता है तथा पत्रावली में उपलब्ध है।	
10.		

(ब) स्वीकृति के पश्चात सुनिश्चित की जाने वाली कार्यवाही :-

1.	स्वीकृति पत्र जारी किया गया	पत्र क्र..... दि. ....
2.	आवेदक से प्राप्त किया जाने वाला सहमति पत्र	दि. ....

3.	आवेदक द्वारा पूर्ण रूप से तैयार कर हस्ताक्षरित किये गये निम्नांकित दस्तावेजात :-	
	1.	
	2.	
	3.	
	4.	
	5.	
	6.	
	7.	
	8.	
4.	बैंक एवं बीमा कम्पनी के संयुक्त नाम से बिमा कराया गया	बीमा कम्पनी का नाम पॉलिसी सं. दिनांक जोखिम की राशि अवधि ..... से ..... तक
5.	आवेदक द्वारा पूर्ण रूप से भरे हुए एवं हस्ताक्षरित चैक्स	चैक्स की संख्या बैंक का नाम मासिक किश्त अंकित है हस्ताक्षरित है
6.	ऋण राशि निर्गमित की गई	पे-ऑर्डर सं..... दि. .... राशि आवेदक से रसीद प्राप्त की गई
7.		

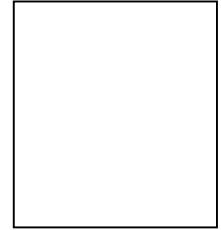
उपरोक्त कार्यवाही सादर अवलोकनार्थ प्रस्तुत है।

बैंकिंग सहायक

प्रबन्धक

शाखा प्रबन्धक

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



**AGREEMENT LOAN**

This agreement executed on ....., day of ..... between  
Shri/Smt/Kum ..... son/ wife/ daughter of  
..... aged about ..... years, occupation .....  
residing at .....and  
Shri/Smt/Kum .....son/wife/daughter of  
..... aged about .....years. occupation.....  
residing at .....

hereinafter called "the borrower(s)", which expression shall unless repugnant to the context or meaning thereof shall include his/her/their respective heirs, executor administrators and, assigns of the First Part AND The Banswara Central Co-Operative Bank Ltd., a statutory body constituted under the Rajasthan Cooperative Societies Act and having its Head Office at Banswara and amongst other places a branch at t ..... (hereinafter) referred to as "the Bank" which expression shall unless repugnant to the context or meaning thereof be deemed to include its successors and assignee 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 if the loan by the Borrower(s) vides **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) We Borrower(s) expressly agrees and undertakes to notify the Bank in writing only change in circumstance or any of the particulars set forth in his application immediately after the occurrence thereof

- (2) 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. Interest on the amount of loan will be applied at the rate of ..... percent 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 passbook/statement of accounts ; sent to We borrower(s)

Further without prejudice to the Banks other rights and remedies shall be entitled to charge at its own discretion enhanced rates of interest on the outstanding in the loan accounts(s) or a portion thereof or for an) any default or irregularity 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 it.

- (3) If there is any default in payment of any one of PA installments on due date. the agreement to receive, payment by installment shall stand determined or-, the part of the Bank and the Bank shall be at liberty to demand Borrower(s) shall be bound and liable to pay balance amount due to the Bank. Notwithstanding what is stated above the Bank would also at its sole discretion be entitled; determine as agreement without assigning any reason whatsoever.
- (4) 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 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 rates 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 charge by way



of equitable mortgage on his immovable property mentioned in the application form I The Borrower(s) also hereby agrees not to transfer assign or create any charge or encumbrance on the aforesaid immovable property (either mortgaged or to be mortgaged) in Favor of any other person/body with put the express written consent of the Bank.

- (6) The Borrower(s) shall from time to time and at times during the continuance of the loan keep the aforesaid immovable property mortgaged to be mortgaged by way of security to the Bank wider 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, 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 charges of such repairs, the payment of ground rent, rates, taxes, charges and assessments as aforesaid shall be a charged 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 officer's 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 respect thereof.

- (7) The Borrower(s) hereby undertakes to insure to and keep insured the mortgaged to he mortgaged property consulting 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 risk's 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 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 noted premium receipts and other documents connected therewith with the Bank when required by the Bank to do so the Borrower(s) fails to effect such insurance the Bank may, without being bound to do so

insure the said properly, against fire or other risks in such joint names and debit the premium and other charges to the fowl account of the Borrower(s) and in the event of- the Bank being at any line apprehensive that the safety of the property in likely to be endangered owing to riot and/ or strike ( including fire arising them from 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 for the balance remaining due on 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) is insufficient in the Bank's decision whether or not the security is sufficient shall be final conclusive and 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 to 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 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 in 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 the Borrower(s) by sending the same by post addressed to the Borrower(s) are 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.

- (14) 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 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.
- (15) "I/We hereby' agree as a precondition of the loan/advances give 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 (if 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 Scaled and Delivered by                      for and on behalf of the Bank  
Shri/Smt./Kum.

For and behalf of Masers

## DEED OF GUARANTEE

(Not to be attested)

To be stamped as an agreement

Photo

To be stamped as an agreement

THIS DEED OF GUARANTEE MADE the ..... day  
of ..... BY

(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 The Banswara Central Cooperative Bank Ltd. a body  
constituted by Rajasthan Cooperative Societies Act, 1953 replaced in 1965 and  
2001 having Banswara

one of its Head Office at Banswara 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 the context or  
meaning thereof be deemed to include its successors and assigns)

WHEREAS in terms of Agreement of Loan dated ..... executed  
by Sh/Smt/Kum

(Borrower).....Son/Wife/daughter

of..... aged about .....yrs. 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 (file to the Bank in respect of or under the aforesaid credit facilities or any of- them on demand by the Rank.

AND WHEREAS the guarantors at the request of tile 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 favour of the Bank on the terms and in the mariner hereinafter appearing.

Now this indenture witnesses 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 together with interest, costs, charges expenses and/ or other r for the time "CI 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 the charges and expenses whatsoever and which the Bank may incur by reason of any default on the part of the Borrower
2. The guarantors agreed and confirmed that interest shall he 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 interest on the account as own 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 Uric 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 term 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 effect of releasing or discharging or 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 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. 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 Borrower(s) 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 benefit of 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 which proceedings are taken against the t Guarantors hereunder be outstanding and/or not enforced and/or remain unrealized.
7. In order to given 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 it, respect if 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 deter-mined 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 Guarantor 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 riot/ice 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 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 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 Guarantee 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 (if 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 any other person of the whole or any part of the amount hereby secured rank a creditor and prove against the estate of the borrower for the full amount of at the Bank's claims against the borrower or agree to and accept an\ 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 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 compositions 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 properly 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 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 indebt-ness of the Borrower or otherwise in relation to the above mentioned credit facilities and on any part as may 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 :is against the Guarantor's also and the Guarantor 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 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 contact.
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 or 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. 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 banks 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 assessment 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, preemie costs, charges of such repairs, the payment of ground rent, rates, taxes charges and assessments as aforesaid shall be a charge Upon such 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 reinstalling the 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 :

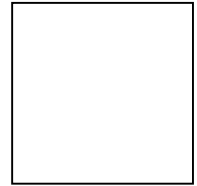
IN WITNESS WHEREOF THE Guarantor has executed these presents the day and the year first herein above written signed, sealed and delivered by

.....  
Shri/Smt/Kumari .....residing at .....  
.....(Name and Address of Guarantor)

## ANNEXURE-IV

(To be swiped as General Power of Attorney as per State Stamp Act)

### Power of Attorney



This Power of Attorney created on .....day of .....200..... by SW Smt./Kumari ..... and Shri/Smt./Kumari.....adults, residing at .....in favor of The Banswara Central Co-Operative Bank Ltd., Banswara constituted under the Rajasthan Cooperative Societies Act,1953 and replaced in 2001 and having a branch at ..... (full address of the Branch) hereinafter called the attorneys.

WHEREAS U 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 h` We create a mortgage of immovable properties belonging to me/ us in favor of the attorneys and also subject to the conditions that I/ We execute a Power of Attorney in favor 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 favor 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 U, We have also undertaken not to create any interest charge, encumbrance or assignment in favor of anyone else over the properties mortgaged by me/ us in favor of the attorneys and/ or the rentals to which I/we are entitled to recover from the tenants/ licensees of the properties mortgage by me/ us in favor 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 us In The manner appearing hereinafter. Now it presents witness that hereby appoint constitute and nominate the Banswara Central Co-Operative Bank Ltd. Banswara 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 rent, / 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 properly 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. The Banswara Central Co-Operative Bank Ltd., Banswara Cooperative Bank Ltd, 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 attorneys i.e. The Banswara Central Co-operative Bank Ltd., Banswara.
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,, hall or may become due or owing or payable to recoverable by me/ us tinder or in connection with the tenancy or the license created by me/ us in favor of the said tenants/ licensees and to compound and settle all account relating thereto an to pass effectual receipts, release,,, 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 compromises any such dispute claims arid 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 in appoint and remove at its pleasure any substitute for or agent under it) 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 U 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 favor 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 mortgage properties.

Signature \_\_\_\_\_

Date \_\_\_\_\_

Name \_\_\_\_\_

(Stamped letter of Indemnify for waiver of Insurance)

**INSURANCE INDEMNIFY**

The Branch Manager,

The Banswara Central Co-Operative Bank Ltd.

Branch \_\_\_\_\_

WHEREAS the Banswara Central Co-Operative Bank Ltd. Banswara Ltd., (hereinafter referred to as 'the bank' which expression shall mean and include its successors and assigns) has granted me/ us a demand Loan 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 all 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 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 preemie 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 \_\_\_\_\_, 2006.

Signature \_\_\_\_\_

Name \_\_\_\_\_

**THE BANSWARA CENTRAL CO-OPERATIVE BANK**

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 indemnify in favor of the bank as per formal enclosed.

Branch Manager

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

To,  
The Branch Manager,  
The Banswara Central Co-Operative Bank Ltd.  
\_\_\_\_\_Branch

Dear Sir/Madam

**LOAN AGAINST IMMOVABLE PROPERTY**

This has reference to my/our application dated \_\_\_\_\_ for a loan of Rs. ....  
against collateral security of /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
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 it: a position to fulfill the aforesaid condition; I/We shall be liable to repay the entire loan 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.

Yours Faithfully

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(Address of the drawing and disbursing authority) Irrevocable Letter of Authority

The Banswara Central Co-Operative Bank Ltd. Bank Ltd .

Scheme of LOAN AGAINST SECURITY OF IMMOVABLE PROPERTY

Employee No. .... Designation.....

Dear Sir/ Madam,

I. .... an employee of your organization The Banswara Central Co-Operative Bank Ltd. Branch has agreed to sanction a loan of Rs. .... (Rupees .....only) to me under their captioned Scheme for .....purpose.

2. (a) I hereby authorize you to recover by deduction from my salary payable to me by you, a sum of Rs..... (Rupees ..... ) only, every month beginning from the month of are representing the monthly installment payable by me to The Banswara Central Co-Operative Bank Ltd. .... branch, for the aforesaid loan and remit (the amount to the aforesaid branch of the Bank.

2 (b) I hereby authorize you to credit/Continue to credit my salary to The Banswara Central Co-Operative Bank Ltd., branch. Payable to me by you every month, since the monthly installment for repayment of the aforesaid loan is to be recovered by the..... Branch of The Banswara Central Co-Operative Bank Ltd. by debit to my saving Bank/Current Account No. .... with them, in accordance with all Undertaking furnished by me to the Bank.

3. In case of my death, retirement resignation or discontinuing the Service rot any reason I hereby authorize you to pay an amount payable on my account including amount payable by way of terminal benefits like PF and gratuity the reason aforesaid to The Banswara Central Co-operative Bank Ltd. Branch, towards the balance outstanding in the aforesaid loan account together with interest cost and/or any monies as may be due to the Bank in respect of the aforesaid loan.

4. I hereby agree that I shall not be entitled to withdraw or revoke this authority even in case of my transfer, or otherwise until the whole of my debt inclusive of interest [etc. to](#) The Banswara Central Co-Operative Bank Ltd. State Cooperative Bank Ltd., ..... branch is liquidated, and written consent of the Bank is obtained,

Yours faithfully,

Witness

Signature .....	Signature .....
Full Name .....	Full Name .....
Designation .....	Designation .....
Branch/Deptt. ....	Branch/Deptt. ....
Date .....	Date .....

NOTE : DELETE 2 (a) OR 3 (b) WHICHEVER IS NOT APPLICABLE

The Branch Manager

The Banswara Central Co-Operative Bank Ltd.

Dear Sir,

Shri/ Smt. \_\_\_\_\_ S/O/W/O Shri.....

LOAN AGAINST SECURITY OF IMMOVABLE PROPERTY

IRREVOCABLE LETTER OF AUTHORITY

We certify that Shri/Smt. .... Is a permanent employee of the organization drawing gross salary of Rs..... Per month.

2. In view of your agreeing to grant to him/her a loan under the captioned Scheme, we have received and noted\*.

(i) die irrevocable letter of authority from the employee, for deducting a sum of Rs..... from his/her salary per month beginning from the salary for the month of ..... and remit the same to you far crediting to his loan account t%11 we receive further instructions from you.

(ii) The irrevocable letter of authority from the employee, for crediting his/her salary every month to his/her account with. The Banswara Central Co-Operative Bank Ltd. .... branch till we receive further instruction from you.

(iii) the irrevocable letter of authority in respect of making payment out of any amount payable to the employee including the amount payable by way of terminal benefits like P.F. and gratuity in case of his/her death, retirement, resignation or discontinuing the service for any reason whatsoever, to the Banswara Central Co-Operative Bank Cooperative Bank Ltd., ..... branch towards s the balance outstanding in tile aforesaid loan account together with interest etc. and such payment shall be deemed to be a payment to the employee or on his account

(iv) The employee agrees that he/she will not be entitled to withdraw or revoke his/her authority, even in case of his/her transfer, until the whole of his/her debt inclusive of interest to. The Banswara Central Co-Operative Bank Ltd..... branch is liquidated and written consent of the Bank is obtained.

3. In the event of transfer of the employee elsewhere, we undertake to convey the instructions to the transferee office under advice to you, immediately.

Signature of the Officer

(Authorized to disburse salary and allowances)

Date : .....

**(THIS LETTER IS APPLICABLE WHEN THE LOAN HIMSELF IS A DRAWING  
AND DISBURSING OFFICE FOR SALARY)**

Annexure-IX

The Branch Manager  
The Banswara Central Co-Operative Bank Ltd.

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Dear Sir,

Shri/ Smt. ....S/O/W/O Shri.....

**IRREVOCABLE LETTER OF AUTHORITY LOAN AGAINST SECURITY OF  
IMMOVABLE PROPERTY**

I intend to avail/have have availed the benefit of aforesaid scheme. At present I am serving as ..... in the Department at ..... I am authorized to draw and disburse my own salary along with the salaries of the employees working in this office/ establishment/ department.

I undertake to deposit my Wag/ supported by the pay till every month for credit to the Saving Bank/ Current Account maintained at your branch till liquidation of the amount advanced to me with up to date interest etc.

I further authorize you to deduct a sum of Rs. .... per month beginning from QC salary, for the month of.....200..... From the aforesaid account for adjustment towards the balance outstanding in the loan account till liquidation.

I hereby authorize. The Banswara Central Co-Operative Bank Ltd. .... Branch to collect and receive any amount payable towards provident fund, gratuity, pension or similar dues on my behalf in the event of my retirement/registration/termination or discontinuation of m) service for any reason whatsoever,

I further agree that the aforesaid authority shall be irrevocable of loan together with interest stands liquidate.

I further undertake to execute necessary authorizations/ documents us deemed Just and necessary, by the Bank in accordance with the scheme in the event of my ceasing. To be drawing and disbursing authority by virtue of my transfer or otherwise

Signature of the Officer

Date : .....

(Authorized to disburse and allowances)