

**THE BANSWARA CENTRAL CO-OPERATIVE BANK LTD., BANSWARA(RAJ.)**

Branch \_\_\_\_\_

Signed Photograph of applicant (in case of individual/ proprietorship)
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**APPLICATION FOR CAR LOAN / TWO WHEELER LOAN**

<b>General Profile</b>	
1.	Name of the Borrower
2.	Gender Male/Female
3.	Date of Birth
4.	Constitution of the borrower Individual Proprietorship / Partnership Private Limited Public Limited
5.	Address  PIN Code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>  Telephone No. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (Office)  Telephone No. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (Residence)
6.	Income Tax ID (PAN No.)
7.	Passport Number
8.	Voter ID Number
9.	Have You Stood Guarantee for any other borrower      Yes/No
10.	If so, give details thereof
11.	Have you applied for a loan from BCCB in the past (other than against TDR/NSC's/Govt. Securities)      Yes/No
12.	If so, give details

<b>For Individual Borrower</b>					
1.	Occupation				
2.	Name, address and telephone number of employer				
3.	Nature of business				
4.	Designation of the employee				
5.	Present Monthly Income (copy of salary slip to be enclosed)				
6.	Number of completed years of service				
7.	Number of remaining years of service				
8.	Has Your spouse offered Guarantees for any other borrower	YES	NO		
9.	You belong to	SC	ST	OBC	Others
10.	Any relatives in BCCB	YES	NO		
11.	If yes, place of posting and nature of relationship				

For Self Employed Persons		
1.	Profession	
2.	Annual Income	
	(copy of Income Tax return to be enclosed)	
3.	Number of years in business	

Details of Bank Accounts			
Name of account holder	Type of Account	Name of Bank & Branch	Account No.

STATEMENT OF ASSETS AND LIABILITY (APPLICABLE FOR INDIVIDUAL BORROWER)			
Liabilities	Amount (in Rs.)	Assets	Amount ( in Rs.)
Outstanding loans from		Savings in Bank	
Bank		Accumulated EPF/GPF	
Employer		Units of UTI/MF	
P.F.		NSCs/LIC Policies	
Co-operative Society		Shares and Debentures	
Family & Friends		Immovable Property	
Others (specify)		Other Assets (Specify)	

LOAN REQUEST	
Amount of loan applied for	Rs. _____
As per Scheme, I/We opt for the loan on a fixed rate of interest/floating rate of interest	(in Words ) Rs. _____ _____

PURPOSE OF LOAN			
Purchase of	Cost (copy of invoice to be enclosed)	Name of vehicle, make and model	Name and address of supplier
New vehicle/ used vehicle			

PROPOSED REPAYMENT	
1. Equated Monthly Installment	Rs. _____ For _____ Months
2. Mode of repayment	- Check-off facility with employer - Salary account and standing instructions at Branch with undertaking - Post-dated cheques

### DECLARATION

I/We hereby apply for a loan from THE BANSWARA CENTRAL CO-OPERATIVE BANK LTD., BANSWARA to the extent indicated in the Loan Request Section of this application form. I/We declare that the foregoing particulars and information furnished in this application form are true, accurate and complete and that they shall form the basis of any loan THE BANSWARA CENTRAL CO-OPERATIVE BANK LTD., BANSWARA decide to sanction me. I/We confirm that I/We have/had no insolvency proceedings against me/us. Nor have I/We been adjudicated insolvent. I/We further confirm that I/We have read the terms and conditions and understood the contents therein. I/We am/are aware that the Equated Monthly installment comprises Principal and interest based on Bank's Prime Terms Lending Rate which is subject to change from time to time. I/We agree that the THE BANSWARA CENTRAL CO-OPERATIVE BANK LTD., BANSWARA has the option to reduce or increase the EMI of even extend the repayment period, consequent upon such changes in rate of interest.

I/We agree that THE BANSWARA CENTRAL CO-OPERATIVE BANK LTD., BANSWARA may at its discretion conduct discreet inquiries in respect of this application. I/We undertake to inform as to any change in my/our occupation/employment residential address and to provide any further information that the Bank may require. THE BANSWARA CENTRAL CO-OPERATIVE BANK LTD., BANSWARA will be at liberty to take such action as it may deem necessary if my/our above statements are found to be untrue. I/We agree that THE BANSWARA CENTRAL CO-OPERATIVE BANK LTD., BANSWARA shall have the sole discretion to reject/reduce my/our loan application without assigning any reason therefore. I/We further agree that my/our loan transactions shall be governed by the rules of THE BANSWARA CENTRAL CO-OPERATIVE BANK LTD., BANSWARA which may be in force from time to time.

Place : \_\_\_\_\_

Date : \_\_\_\_\_

**Applicant's Signature**

## **FOR OFFICE USE ONLY**

Cost of Article(s) / vehicle to be purchased : Rs. \_\_\_\_\_ (A)

Amount of Margin : Rs. \_\_\_\_\_ (B)

Percentage of Margin :

(Percentage of applicant's contribution to invoice price)

Amount of Loan (A-B) : Rs. \_\_\_\_\_

Security offered : The loan will be secured by

Primary Security : Hypothecation of Article(s) / vehicle

(Nothing of Bank's hypothecation charge in the books of the R.T.O. and registration Book will be essential for vehicle. A copy of the Registration Book also to be furnished after noting of hypothecation charge).

Collateral Security : Third Party Guarantee of the Spouse, if married

**Repayment :-** To be repaid in Equated Monthly Installments of Rs. \_\_\_\_\_ each). The request of the applicant for a Loan of Rs. \_\_\_\_\_ for purchase of \_\_\_\_\_ Car/MUV/SUV as contained in the enclosed application is in conformity with the extant scheme of the Bank in this regard.

Irrevocable letter of Authority as per Annexure II and Letter from the Drawing and Disbursing Officer as per Annexure III obtained as a check-off facility with a reputed employer is available.\*

Rate of Interest : Floating @ \_\_\_\_\_% below/above SBAR i.e. \_\_\_\_\_% p.a.

Fixed @ \_\_\_\_\_% p.a.

Sanctioned a Term Loan of Rs. \_\_\_\_\_ in words (Rs.) \_\_\_\_\_

to Shri/ Smt./ Kum. \_\_\_\_\_ on terms and conditions noted above.

Recommending Authority

**Sanctioning Authority**

\* To be deleted when no check-off is available

THE BANSWARA CENTRAL CO-OPERATIVE BANK LTD., BANSWARA(RAJ.)

Branch \_\_\_\_\_

To,

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

(Address of the Disbursing Authority)

Dear Sir,

**SHRI / SMT.** \_\_\_\_\_ **S/O / W/O SHRI** \_\_\_\_\_

**IRREVOCABLE LETTER OF AUTHORITY- BCCB CAR/TWO WHEELER LOAN SCHEME**

1. I, the undersigned \_\_\_\_\_ am an employee of your organization. \_\_\_\_\_ THE BANSWARA CENTRAL CO-OPERATIVE BANK LTD., BANSWARA \_\_\_\_\_ Branch have agreed to sanction a loan of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_ only) to me under their captioned scheme for purchase of \_\_\_\_\_ .
- 2a. I hereby authorise 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 \_\_\_\_\_ representing the monthly installment payable by me to THE BANSWARA CENTRAL CO-OPERATIVE BANK LTD., BANSWARA, \_\_\_\_\_, In respect of the Car/Two wheeler loan being availed by me from the Bank, and remit the amount to the aforesaid branch of the Bank.
- 2b. I hereby authorise you to credit/continue to credit my salary to THE BANSWARA CENTRAL CO-OPERATIVE BANK LTD., BANSWARA, \_\_\_\_\_ Branch, payable to me by you every month, since the monthly installments for repayment of the aforesaid loan are to be recovered by the \_\_\_\_\_ Branch of the BCCB by debit to my Savings Bank/Current Account No. \_\_\_\_\_ with them, in accordance with an undertaking furnished by me to the Bank.
3. In case of my death, retirement, resignation or discontinuing the service for any reason whatsoever, I hereby authorise you to pay any amount payable on my account including amount payable by way of terminal benefits like P.F. and gratuity by reason aforesaid, to THE BANSWARA CENTRAL CO-OPERATIVE BANK LTD., BANSWARA, \_\_\_\_\_ Branch, towards the balance outstanding in the aforesaid loan account together with interest, costs 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 the 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., BANSWARA, \_\_\_\_\_ Branch is liquidated and written consent of the Bank is obtained.

Yours faithfully,

( \_\_\_\_\_ )

Signature :

Full Name :

Designation :

Department :

Date :

**WITNESS**

Signature :

Full Name :

Designation :

Department :

Date :

Note : Delete 2(a) or 2 (b) whichever is not applicable.

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

Dear Sir,

**SHRI / SMT. \_\_\_\_\_ S/O / W/O SHRI \_\_\_\_\_**

**IRREVOCABLE LETTER OF AUTHORITY- BCCB CAR/TWO WHEELER LOAN SCHEME**

We certify that Shri/Smt. \_\_\_\_\_ Son/Wife of Shri \_\_\_\_\_ is a permanent employee of this department drawing gross salary of Rs. \_\_\_\_\_ per month.

2. In view of your agreeing to advance him/her under the captioned scheme, we have received and noted :

- a) the irrevocable letter of authority from the employee, for deducting a sum of Rs. \_\_\_\_\_ from his salary per month beginning from the salary for the month of \_\_\_\_\_ 20\_\_\_\_\_ and remit the same to you for crediting to his/her loan account till we receive further instructions from you.
- b) 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., BANSWARA, \_\_\_\_\_ Branch, till we receive further instructions from you.
- c) the irrevocable letter of authority in respect of making payment of any amount payable to the employee in case of his/her death, retirement, resignation or discontinuing the service for any reason whatsoever, to THE BANSWARA CENTRAL CO-OPERATIVE BANK LTD., BANSWARA, \_\_\_\_\_ Branch, towards the balance outstanding in the aforesaid loan account, as such payment shall be deemed to be a payment to the employee or on his account.
- d) 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., BANSWARA, \_\_\_\_\_ 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)**  
**Authority to disburse salary/allowances**

Place : \_\_\_\_\_

Date : \_\_\_\_\_

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

Dear Sir,

**SHRI / SMT. \_\_\_\_\_ S/O / W/O SHRI \_\_\_\_\_**

**IRREVOCABLE LETTER OF AUTHORITY- BCCB CAR/TWO WHEELER LOAN SCHEME**

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

2. I undertake to deposit my salary supported by the pay bill 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.
3. I further authorise you to deduct a sum of Rs. \_\_\_\_\_ per month beginning from the salary for the month of \_\_\_\_\_ 20\_\_\_\_\_ from the aforesaid account for adjustment towards the balance outstanding in the loan account till liquidation.
4. I hereby authorise THE BANSWARA CENTRAL CO-OPERATIVE BANK LTD., BANSWARA, \_\_\_\_\_ Branch to collect and receive any amount payable to me including amount payable towards provident fund, gratuity, pension or similar dues on my behalf in the event of my retirement/ resignation/ termination or discontinuation of my services for any reason whatsoever.
5. I further agree that the aforesaid authority shall be irrevocable till the entire amount of loan together with interest stands liquidated.
6. I further undertake to execute necessary authorizations/ documents as 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  
(Authority to disburse salary and allowances)**

Place : \_\_\_\_\_

Date : \_\_\_\_\_

**ARRANGEMENT LETTER**

**(FOR FINANCING CONSUMER DURABLES/ TWO WHEELERS/ CARS)**

To,

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Date :

(Name & Address of the Borrower)

Ref No. :

Dear Sir/Madam,

**PERSONAL SEGMENT ADVANCES**

**TERM LOAN OF RS.**

**FOR PURCHASE OF**

With reference to your application-dated \_\_\_\_\_, we hereby sanction you a Term Loan of Rs. \_\_\_\_\_ (Rs. In words) \_\_\_\_\_

on the following terms and conditions :

**1. PURPOSE :**

The loan is sanctioned to you for the purpose of purchase of \_\_\_\_\_

**2. MARGIN :** %

**3. RATE OF INTEREST**

**Fixed Rate of Interest :\***

Interest on the loan will be charged at \_\_\_\_\_ % p.a. on daily reducing balance at monthly rest. BCCB may, at its discretion, stipulate the periodicity of computation of interest. Further, BCCB may at its sole discretion alter the rate of interest suitably and prospectively in the event of major volatility in the interest rate during the period of the agreement. Thenceforth the rate of interest varied as aforesaid shall be applicable to the loan. BCCB shall be the sole judge to determine whether such conditions exist or not. If the Borrower is not agreeable to the revised interest rates so fixed, the Borrower shall request BCCB, within 15 days of receipt of notice intimating change in the interest rate from BCCB, to terminate the loan and shall repay the Loan and any other amount due to BCCB in full and final settlement in accordance with the provisions of the Agreement relating to prepayment.

In the event of a default in payment or any irregularity in account, the Bank reserves the right to levy a higher rate of interest, as it deems fit.

**Floating Rate of Interest :\***

Interest on the loan will be charged at \_\_\_\_\_ % p.a. over BCCB BPLR, which is currently \_\_\_\_\_ % p.a. (The current effective rate being \_\_\_\_\_ % p.a.) with quarterly rests. The rate of interest is subject to revision from time to time and you shall be deemed to have notice of changes in the rate of interest whenever the changes in BCCB BPLR are displayed/ notified at/by the branch/ published in newspapers/ made through entry of interest charged in the passbook/ statement of account sent to you etc.



The Bank has the option to reduce or increase the EMI or extend the repayment period consequent upon changes in BCCB BPLR. In the event of a default in payment or any irregularity in account, the Bank reserves the right to levy a higher rate of interest as it deems fit.

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 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 fit.

**4. REPAYMENT :**

The loan is to be repaid in Equated Monthly installments of Rs. \_\_\_\_\_ each till the entire loan with the interest is fully repaid. The first installment commences from the month following the month of purchase of above said article(s) / vehicle. Wherever repayment is through post dated cheques, the cheques should be dated prior to the 7<sup>th</sup> of every month.

**5. PREPAYMENT CHARGES :**

The Bank reserves the right to levy prepayment charges of 2% of the amount prepaid in excess of normal EMI dues if.

- a. the loan is taken over by any other bank/ financial institution OR
- b. the loan is repaid before expiry of half of the agreed repayment period OR
- c. partial repayment is being made in the first year.

**6. PENAL RATE OF INTEREST :**

The penal rate of interest of 1% per month (i.e. 12% p.a.) will be applied on the amount in default and for the period of such default if you fail to regularize the account even after having been served a notice giving him thirty days time to do so. Besides, the Bank shall also charge a penalty not exceeding Rs. 500/- at the discretion of the Bank (presently Rs. 250/- + service tax) for every bounced cheque for any reason whatsoever in addition to the enhanced rate of interest as applicable.

**7. SECURITY :**

The loan will be secured by :

- a. Hypothecation of the aforesaid two wheeler/car purchased out of the loan amount in favour of the Bank. Noting of Bank's hypothecation charge in the Books of the RTO and the Registration Book will be essential in respect of finance for two/ four wheeler vehicles. You will also be required to furnish a copy of the Registration Book for Bank's record after recording Bank's hypothecation charge therein by the RTO.
- b. Third party guarantee of the spouse Shri/ Smt. \_\_\_\_\_\*
- c. Pledge of securities listed hereunder \_\_\_\_\_\*

**8. INSURANCE :**

The vehicles shall be kept comprehensively insured by you in your name for the market value or at least 10% above the loan amount outstanding, whichever is higher. Bank's hypothecation charge is to be noted on the insurance policy and a copy of the policy is to be delivered to the Bank.

**9. INSPECTION (FOR VEHICLES) :**

The Bank reserves its rights to inspect the vehicle and registration documents at regular intervals.

**10. LEGAL EXPENSES, ETC. :**

All expenses like valuer's fees, insurance premia, stamp duty, registration charges and other incidental expenses incurred in connection with the loan are to be borne by you.

**11. PROCESSING CHARGES :**

Processing charges of Rs. \_\_\_\_\_ ( Rupees \_\_\_\_\_ Only) are payable immediately.

**12. DISBURSEMENT :**

The loan amount will be disbursed by means of an account payee Banker's cheque/demand draft in the name of the supplier/ dealer after execution of prescribed security documents. Please call on us on any working day to execute the documents. The loan is also subject to other terms and conditions as mentioned in the documents(s) executed/to be executed in connection with the loan and as may be prescribed by the Bank from time to time. The duplicate copy of this arrangement letter may please be returned to us duly signed by you and guarantor(s) in token of acceptance of the terms and conditions detailed herein within a period of 45 days from the date of this letter.

Yours faithfully,

**BRANCH MANAGER**

(\*Delete whichever not applicable)

Received the original

Terms and conditions of the loan are noted

Terms and conditions accepted

\_\_\_\_\_  
Borrower (s)

\_\_\_\_\_  
Guarantor (s)

Date :

Date :

(All pages of this Arrangement Letter are required to be initialed with round stamp by the Bank. All pages of the copy returned by the borrower are required to be signed by both borrower and guarantor and is to be retained with the document.)

## **LOAN-CUM-HYPOTHECATION AGREEMENT**

**(TO BE STAMPED AS DEED OF HYPOTHECATION AND AGREEMENT IN ACCORDANCE WITH THE STAMP ACT OF THE STATE IN WHICH THE DOCUMENT IS EXECUTED. NOT TO BE ATTESTED.)**

The Banswara Central Co-operative Bank Ltd., having its Branch Office at \_\_\_\_\_ (Hereinafter called "the Bank" which expression shall include its successors and assigns) having at the request of Shri / Smt. / Kum \_\_\_\_\_ Son/ Daughter / Wife of Shri \_\_\_\_\_ at present aged around \_\_\_\_\_ years and residing at \_\_\_\_\_ (hereinafter, called "the Borrower" which expression shall include his/ her respective heirs, executors, administrators and assigns) agreed to grant to the Borrower a loan of Rs. \_\_\_\_\_ to enable the Borrower to purchase a 2/4 wheeler vehicle more particularly specified and described in Schedule-I hereto (hereinafter referred to as the vehicle) for his/her personal use as set forth in the Borrower's application dated the \_\_\_\_\_ a copy of which is annexed and forms part of this Agreement, such loan to be secured as herein provided.

### **IT IS HEREBY AGREED AS FOLLOWS:**

1. The request for grant of the loan by the Borrower shall be deemed to constitute the basis of this Agreement and the loan advanced/to be advanced by the Bank to the Borrower.
2. The Borrower hereby agrees that the loan shall, inter alia, be governed by the terms hereof.
3. The Borrower expressly agrees and undertakes to notify the Bank in writing of any circumstance, affecting the correctness of any of the particulars set forth in his application immediately after the occurrence thereof.
4. The Borrower expressly agrees and undertakes that the Loan shall be used exclusively for the purposes set forth in his application and that no change shall be made therein without the written consent of the Bank.
5. The Borrower agrees that the Loan shall be paid by the Bank to an authorized dealer of the vehicle directly against their invoice on receiving information that the vehicle would be delivered to him on payment/within \_\_\_\_\_ days of payment. However, in deserving cases where the borrower has purchased the vehicle with his own funds, the Bank may provide him loan up to \_\_\_\_\_% of the cost of the vehicle. The Borrower shall produce to the Bank the original receipts for having purchased the vehicle and shall hand over photocopy of the said receipt to the Bank for its record.
6. The Borrower shall repay to the Bank, the amount of the loan and interest thereon in equated monthly installments of Rs. \_\_\_\_\_ each, commencing from the month of \_\_\_\_\_ 20\_\_\_\_\_ till the entire loan with interest is fully repaid. This equated monthly installment also includes interest component.

Interest on the loan will be charged at \_\_\_\_\_% p.a. on daily reducing balance at monthly rest. BCCB may, at its discretion, stipulate the periodicity of computation of interest. Further, BCCB may at its sole discretion alter the rate of interest suitably and

prospectively in the event of major volatility in the interest rate during the period of the agreement. Thenceforth the rate of interest varied as aforesaid shall be applicable to the loan. BCCB shall be the sole judge to determine whether such conditions exist or not. If the Borrower is not agreeable to the revised interest rates so fixed, the Borrower shall request BCCB, within 15 days of receipt of notice intimating change in the interest rate from BCCB, to terminate the loan and shall repay the Loan and any other amount due to BCCB in full and final settlement in accordance with the provisions of the Agreement relating to prepayment. (To be deleted where floating rate of interest is applicable) .

In the event of a default in payment or any irregularity in account, the Bank reserves the right to levy a higher rate of interest, as it deems fit.

Interest on the amount of the loan will be applied at the rate of \_\_\_\_\_ percent above/ below THE BANSWARA CENTRAL CO-OPERATIVE BANK LTD., BPLR, hereafter referred to as BCCB BPLR; rising and falling therewith, at monthly rests calculated on the daily balance of the loan amount. Provided that the Bank shall at any time and from time to time be entitled to change the rate of interest depending on changes in BCCB BPLR, and such revised rate of interest shall always be construed as agreed to be paid by the Borrower(s) and hereby secured. Borrowers shall be deemed to have notice of change in the rate of interest whenever the changes in BCCB BPLR are displayed/ notified at/ by the branch/ published in newspaper/ made through entry of interest charged in the passbook/ statement of accounts sent to the borrower(s). (To be deleted where fixed rate of interest is applicable)

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 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 fit.

Besides the bank shall also charge a penalty; the rate of which shall be at the discretion of the Bank, for every bounced cheque for any reason whatsoever in addition to the enhanced rate of interest as applicable.

- 6.(a) Further, the Bank shall, at any time, be entitled to give notice to the borrower of its intension to charge and may thereafter charge interest at such higher rate than the rate hereinbefore mentioned, as the Bank may specify. The Equated Monthly Installments will have to be paid till the entire loan the interest is fully repaid. Further, the amount of Equated Monthly Installment may change/ increase as may be decided by the Bank.
- 6.(b) The Bank reserves the right to levy prepayment charges of 2% of the amount prepaid in excess of normal EMI dues if:
  - A. the loan is taken over by any other bank/financial institution OR
  - B. the loan is repaid before expiry of half of the agreed repayment period OR
  - C. partial repayment is being made in the first year.
7. On demand the Borrower agrees to deliver to the Bank post-dated cheques for the monthly installments and the Borrower warrants that the cheques will be honoured on first presentation. Any non-presentation of a cheque due to any reason will not affect the liability of the Borrower to pay the monthly installments or any other sum. The Borrower agrees to forthwith replace the cheques/ issue fresh cheques, if required by the Bank. The

Borrower shall not be entitled to call upon the Bank to refrain from presenting any cheque for payment and if the Borrower does so, the Bank shall nevertheless be entitled to present the cheque for payment and in the event of dishonour the provisions under Chapter XVII of the Negotiable Instruments Act, 1881, shall apply.

8. 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 relation thereto; the Borrower hereby creates a first charge in favour of the Bank by way of hypothecation of the vehicle together with all its components, accessories, attachments etc. specified and described in the Schedule below; purchased/to be purchased by the Borrower with the Loan wherever it shall be kept.
9. The Borrower shall not during the continuance of this security create any charge or encumbrance of any kind over the hypothecated vehicle nor shall dispose of the same without repaying in full the Loan amount, interest, costs, charges and expenses secured here under.
- 10.(a) The Borrower shall keep the hypothecated articles in good working order, repair and condition and shall permit the officers and other persons deputed by the Bank to have access to and inspection of it, if required by the Bank.
- 10.(b) In case of hypothecation of vehicles the Bank's charge shall be registered with appropriate Road Transport Authority and the Borrower undertakes to get such hypothecation to the Bank marked in Registration Book of the vehicle immediately after purchase of the vehicle.
11. The borrower will intimate immediately after purchase of the vehicle the location where the vehicle will be garaged. Any change in address/location of the garage will be intimated forthwith.
12. The Bank its agents and nominees shall be entitled at all times to enter any place where the hypothecated vehicle is garaged, and on the occurrence of either of (i) default in payment of more than one installments of bouncing of more than one post dated cheques, or (ii) any other event which in the opinion of the Bank will adversely affect the security available to the Bank, they will be authorized to take possession of/seize the vehicle and eventually sell it off in auction/ private treaty for satisfaction of the Bank's dues.

The Bank shall be entitled at all times to apply any other money or moneys in its hand stand to the credit of or belonging to the Borrower in or towards payment of any amount for the time being payable to the Bank and recover at any time from the Borrower by suit

or otherwise the balance remaining payable to the Bank. The Bank also preserves the right to note lien on other deposits of the Borrower as additional security for the loan.

Wherever a vehicle has been purchased out of the aforesaid loan, the Borrower shall keep the vehicle comprehensively insured in his/her name with an Insurance Company approved by the Bank for the market value or to the extent of at least 10% over the loan amount outstanding, whichever is higher and the Bank's interest as a hypothecate should be noted in the certificate of insurance and the insurance policy.

The borrower shall produce to the Bank from time to time relevant Policy or Policies for its inspection and also proper evidence to the satisfaction of the Bank and the Borrower hereby undertakes punctually to pay the premium due for such insurance and to produce the receipts for the premium paid to the Bank for its inspection from time to time and if the Borrower should fail to keep insured the said vehicle or to produce such policy or policies and receipts to the Bank on demand, the Bank shall be at liberty but not bound to effect such insurance and pay such premium at the expense of the Borrower and all expenses to be incurred by the Bank in this connection will be made by debit to the Borrower's loan account and will form part of the Borrowers indebtedness to the Bank and secured fully by the hypothecation hereby created. The Borrower agrees that any such sum received under any such insurance shall be applied in or towards liquidation of the amount due to the Bank on account of the said Loan interest and other charges as aforesaid and in the event of there being a surplus the same shall be refunded to the Borrower.

- 13(A) 'The borrower(s) hereby further agree that as precondition of the loan advances given to me/us by the Bank, that in case of default in repayment of the loan/advances or in the repayment of the 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 disclose or publish my/our name(s) as defaulter in such manner and through such medium as the Bank or Reserve Bank of India in their absolute discretion may think fit.'
- 13(B) The borrower/s hereby agree and give consent for disclosure by the Bank all or any(a) information and data relating to the borrower/s {b} information or data relating to any credit facility availed or/to be availed by the borrower/s and default, if any, committed by the borrowers in discharge of his/their such obligation as the Bank may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau(India)Ltd., and any other agency authorized in this behalf by RBI. Further, the borrower/s declare that the information and data furnished by him/them to the Bank are true and correct and also agree that the Credit Information Bureau (India) Ltd. and any other agency so authorized may use, process the said information and data disclosed by the Bank in the manner as deemed fit by them and further that the Credit Information Bureau (India) Ltd.

and any other agency so authorized may furnish for consideration, the processed information and data or products thereof prepared by them to Banks/Financial Institutions

and other credit grantors or registered users, as may be specified by the Reserve Bank in this behalf.

14. The Borrower agrees that if any installment due hereunder shall not be paid on due date in the manner set out in clause 6/7 here in above the agreement of the Bank to accept repayment of the said loan by installments shall at the option of Bank forthwith determine and the whole balance of the said loan unpaid at the date of such default shall immediately thereupon become payable to Bank.
15. This Agreement shall operate as a continuing security for all monies, indebtedness and liabilities aforesaid due by the Borrower to the Bank. It is agreed between the parties that at the written request of the Borrower the Bank may transfer the account to any of the branches within India from time to time provided sufficient notice in advance is given by the Borrower to the Bank. The Bank shall also be entitled to transfer the loan account to any other branch of the Bank after due notice to the Borrower.
16. Nothing contained in this Agreement shall be construed as excluding the general lien of the Bank for any balance due to the Bank of any account or in respect of any liability of the Borrower to the Bank.
17. Nothing herein contained shall prejudice any rights or remedies of the Bank in respect of any other present or future security guarantee obligation or decree for any Indebtedness or liability of the Borrower to the Bank.

**SCHEDULE REFERRED TO ABOVE**

**(Details of article(s) /vehicle to be purchased)**

Dated this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_

**(BORROWER)**

## **GUARANTEE AGREEMENT**

*(TO BE STAMPED AS AN AGREEMENT IN ACCORDANCE WITH THE STAMP ACT IN THE  
STATE IN WHICH THIS DOCUMENT IS EXECUTED. NOT TO BE ATTESTED.)*

Place : \_\_\_\_\_

Date : \_\_\_\_\_

The BANSWARA CENTRAL CO-OPERATIVE BANK LTD.,

\_\_\_\_\_

Dear Sir/ Madam,

In consideration of the The Banswara Central Co-operative Bank Ltd.,(hereinafter referred to as “Bank”) having agreed to grant/granted at my/our request and advance of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_ only) by way of loan to Shri / Smt. / Kum \_\_\_\_\_ Son of/ Wife of/ Daughter of Shri \_\_\_\_\_ (hereinafter referred to as “the Borrower”) for \_\_\_\_\_ (purpose of loan) under the Bank’s \_\_\_\_\_ Scheme.

I/We \_\_\_\_\_ son of/wife of/daughter of Shri \_\_\_\_\_ residing at \_\_\_\_\_

hereby guarantee repayment of all moneys at any time payable by the Borrower to the Bank in respect of the loan made to the Borrower with interest thereon and the due performance and observance by the Borrower of the terms pertaining to the loan and the payment of all costs and expenses incurred by the Bank in relation thereto and I/We also agree to pay and make good to the Bank on demand all losses, cost, damages and expenses occasioned to the bank by reason of nonpayment of the said moneys, costs and expenses or any part thereof or the breach, non-performance or non-observance of any of the terms as aforesaid subject to the terms and conditions hereinafter contained.

That my/our liability under this guarantee is co-extensive with that of the Borrower as if I/We were the principal debtor(s) of the Bank and the amount due under this agreement will be recoverable from me/us without any recourse to the Borrower and it shall not be obligatory on the bank to call upon the Borrower to pay the amount first or to take any action against the Borrower before enforcing the guarantee against me/us nor shall it be necessary for the Bank to join the Borrower in any suit against me/us. I/We further agree that I/We shall not terminate the guarantee and/or any other of the undertaking contained herein unless a sufficient notice of the intention on my/our part to terminate the guarantee had been given to the Bank and a reasonable time is allowed to lapse thereafter for such termination to take effect.

Provided, if the Bank deems it necessary to terminate the guarantee only after the satisfaction of it dues by the Borrower the guarantee will terminate only when the Bank intimates to me/us in writing that Borrower, has paid in full all the dues to the Bank. I/We further agree that the guarantee given hereunder is enforceable notwithstanding any dispute or any suit that may be pending between the Bank and the Borrower.



2. That the guarantee given hereunder shall be continuing one notwithstanding that any of the account(s) opened in respect of the loan may at any time or from time to time be brought to credit/NIL until notice in writing that the same is/are closed is given by the Bank to me/us.
3. That on demand being made by the Bank for the payment of any amount under this guarantee the same shall be paid without 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.
4. The Bank shall be at liberty and without the consent or knowledge of me/us at any time or from time to time to grant to the Borrower or any person liable for him any time or indulgence and to determine enlarge or vary the amount of the loans and advances to take or not to take and if taken to vary exchange or take other security or release or part with any securities held or to be held by the Bank for or on account of the loans and advances or any part thereof and to compound or make any other arrangement with the Borrower or any person so liable with or for the Borrower without releasing or discharging and/or in any manner affecting my/our liability under the guarantee.
5. That 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, book-debts, movables and other assets and/or any other property movable or immovable and that I/We have not given the 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 Sections 140 and 141 of the Contract Act. 1872 or any other provision of that Act or any other law, I/We 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 or parting with for any reason whatsoever including reasons attributable to its default and negligence benefit of any other such security or any rights to any or other such security that have been or could have been taken and in the event of the Bank so losing or parting with security the guarantor (s) shall be deemed to have consented to acquiesce in the same.
6. That without prejudice to the effect in any manner whatsoever of the foregoing clause : where the loans and advances are secured or intended to be secured in any manner whatsoever by or over any property movable or immovable whatsoever by way of hypothecation, pledge and/or mortgage of and/or any charge over goods, book-debts, movable and other assets by or under any agreements or letter(s) or otherwise I/We will not be concerned in any manner with any or other such security that the Bank has taken or proposes to take or may take and that the Bank's failure in requiring or obtaining any or other such security or in the observance or performance of any of the stipulations or terms contained in any agreements if any or letter(s) and the default of the Bank in requiring or endorsing the observance or performance of any of the said stipulations or terms shall not have the effect of releasing me/us from my/our liability and or of prejudicing the Banks rights or remedies against me/us under the Agreement or otherwise.
7. That the Bank shall be at liberty to take other securities for the loans and advances or any part thereof and to release or forbear to enforce all or any of its 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 me/us from

my/our liability or of prejudicing the Bank's rights and remedies against me/us under the terms of the guarantee and that I/We shall have no right to the benefit of any other security that may be held by the Bank until the claim of the Bank against the Borrower in respect of the loans and advances and of all the other claims (if any) of the Bank against the Borrower 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 realising the amount of the said Bank's claims and ratably only with other guarantors or other persons (if any) entitled to the benefit of such securities respectively.

That notwithstanding anything contained in Section 133 of the Contract Act or in any other provisions of law I/We will not claim to be discharged to any extent because of the Bank varying any of the terms and conditions whether contained in any Agreement(s) or letter(s) and on which the loan has been made to the Borrower and for this purpose and in particular any excess drawings over and above the sanctioned limit of the loans and advances allowed by the Bank at or without the specific request of the borrower shall not discharge me/us from my/our liability under this guarantee.

8. The Guarantor(s) hereby agree (s) that notwithstanding any variation made in the terms of the Hypothecation Agreement/Agreement\* etc. dated \_\_\_\_\_ Or any other Agreement or letter inter alia including variation in the rate of interest, extending the date of payment of the installments and on which the loan has been made or any composition made between the Bank and the Borrower or any agreement on the part of the Bank to give time to or not to sue the Borrower or the Bank parting with any of the securities given by the borrower the Guarantor(s) shall not be released or discharged of his/their obligations under this Guarantee provided that in the event of any such variation or composition or agreement the liability of the Guarantor(s) shall notwithstanding anything herein contained be deemed to have accrued and the Guarantor(s) 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 above referred to Agreements as a result of such variation or composition or agreement. (\*Delete whichever is not applicable.)
- 9(A). That if the Borrower shall become insolvent, bankrupt or makes any arrangement or composition with creditors the Bank (notwithstanding payment to the Bank by me/us or any other person of the whole or any part of the amount hereby secured) rank as creditor and may 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 thereof and the Bank may receive and retain the whole of the dividends, compensation or other payments thereof to the exclusion of all my/our rights as guarantor(s) for the Borrower in competition with the Bank until all the Banks claims are fully satisfied and I/We will not be paying off the amount payable by me/us 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, in respect of all the liabilities whatsoever have been satisfied and the Bank may enforce and recover payment from me/us of the full amount payable by me/us notwithstanding any such proof or composition as aforesaid.
- 9(B). The guarantor 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.

1. The guarantor(s) hereby agree and give consent for disclosure by the Bank all or any (a) information and data relating to the guarantor(s) (b) information or data relating to any credit facility availed or/to be availed by the guarantor(s) and default, if any, committed by the guarantor(s) in discharge of his/their such obligation as the Bank may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau (India) Ltd., and any other agency authorized in this behalf by RBI. Further, the guarantor(s) declare that the information and data furnished by him/them to the Bank are true and correct and also agree that the Credit Information Bureau (India) Ltd. and any other agency so authorized may use, process the said information and data disclosed by the Bank in the manner as deemed fit by them and further that the Credit Information Bureau (India) Ltd. and any other agency so authorized may furnish for consideration, the processed information and data or products thereof prepared by them to Banks/Financial Institutions and other credit grantors or registered users, as may be specified by the Reserve Bank in this behalf.
2. That any notice by way of demand or otherwise may be given by the bank to me/us sending the same by post and addressed to me/us and the notice shall be deemed to have been given at the time when it will be delivered in the ordinary course of post and it will be sufficient in order to prove service of any such notice and to prove that the envelope containing the same was posted and the certificate signed by any officer duly authorised by the Bank in this regard that the envelope was posted, shall constitute such proof.
12. That the guarantee herein contained shall not be determined or affected by the death of the guarantors hereunder but shall in all respects and for all purposes be binding and operative on his/their successor(s), heir(s) and assigns until repayment of all moneys secured by and due to the Bank under the loan granted to the Borrower.
- 13.\*We further agree that we shall be jointly and severally liable to the bank for the entire outstanding in respect of the loan and that the Bank shall be at liberty to sue either or any of us in respect of such liability without joining the other or others of us and notwithstanding any decree in any such suit subsequently to issue the other or others of us and to proceed to judgement and execution at the option of the Bank until its claim is fully satisfied.

**Signed and delivered by the said:**

**Shri/Smt.** \_\_\_\_\_ **(Guarantor)** \_\_\_\_\_

**Shri/Smt.** \_\_\_\_\_ **(Guarantor)** \_\_\_\_\_

**Place :** \_\_\_\_\_

**Date :** \_\_\_\_\_

**(\*Delete whichever not applicable)**

**LETTER FROM BRANCH FORWARDING DEMAND  
DRAFT/BANKER'S CHEQUE TO DEALER/SUPPLIER**

To,  
M/S \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Date :

(Name & Address of the Dealer/Supplier)

Dear Sir/Madam,

**Ref : your Performa invoice/ letter No. \_\_\_\_\_ dated \_\_\_\_\_ for  
supply of \_\_\_\_\_ to Shri / Smt. / \_\_\_\_\_**

With reference to your Performa invoice/ letter no. \_\_\_\_\_ dated \_\_\_\_\_  
, we forward herewith on behalf of Shri / Smt. \_\_\_\_\_ our  
cheque/Demand Draft No. \_\_\_\_\_ dated \_\_\_\_\_ for Rs. \_\_\_\_\_  
(Rupees \_\_\_\_\_),  
drawn in your favour, being the cost of \_\_\_\_\_ to be supplied/delivered to  
Shri/Smt. \_\_\_\_\_. Please forward to us your stamped receipt for  
the amount.

2. Please note that the amount is to be appropriated specifically towards the purchase prices of the said vehicles. It should not be appropriated by you towards or set off against any other debt or liability due or owing to you by Shri / Smt. \_\_\_\_\_  
(Name of the borrower). Please note that the Bank will have the right to call back the amount if you fail to deliver the vehicle to the above named person against his/her acknowledgement.
3. Please advise us the full particulars such as engine number/chassis number/year of manufacture etc. of the vehicle delivered to Shri / Smt. \_\_\_\_\_
4. Shri / Smt. \_\_\_\_\_ has been sanctioned by us a Term Loan of Rs. \_\_\_\_\_ for purchase of the vehicle. Please, therefore, ensure that Hypothecation Charge over the vehicle to be supplied to Shri / Smt. \_\_\_\_\_ is registered in favour of THE BANSWARA CENTRAL CO-OPERATIVE BANK LTD., \_\_\_\_\_ BRANCH in the books of Regional Transport Officer. Please arrange to obtain a Certificate from RTO to the effect of having registered our Hypothecation charge, which may be forwarded to us for our record. The relative form signed by the borrower and the Bank for this purpose is forwarded herewith.

**Yours faithfully,**

**BRANCH MANAGER  
(To be filled in and returned to the Branch by the Dealer supplying the vehicle)**

**Vehicle Make : Date of Delivery :  
Engine Number : Chassis Number :**

**(Signature of the dealer)**

शाखा प्रबन्धक / Branch Manager,

दी बाँसवाड़ा सैन्ट्रल को-ऑपरेटिव बैंक लि.,

दिनांक / Date \_\_\_\_\_

प्रिय महोदय / Dear sir,

ऋण खाता संख्या / Loan Account No. \_\_\_\_\_

मुझे / हमें स्वीकार किये गये ऋण के आगम से, मैं / हम मैसर्स \_\_\_\_\_

\_\_\_\_\_ से निम्नलिखित उपकरण खरीदाना चाहता / चाहते हूँ / हैं।

From the proceeds of the loan sanctioned to me/us, I/We intend purchasing the following equipment(s) from M/s. \_\_\_\_\_

2. मैसर्स \_\_\_\_\_ से प्राप्त एक कच्चा बीजक संलग्न है। मैं / हम आपसे अनुरोध करता हूँ / करते हैं कि उपकरणों की मुझे / हमें सुपुर्दगी की एवज में उसकी / उनकी कीमत के रु. \_\_\_\_\_ (रुपये \_\_\_\_\_) मेरे / हमारे उपरोक्त खाते में नाम लिखकर मैसर्स \_\_\_\_\_ को भेज दें।

2. A proforma invoice(s) obtained from M/s. \_\_\_\_\_ is/are enclosed. I/We would request you to remit, by debit to me/out of above loan accounts a sum of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_) to M/s. \_\_\_\_\_ towards the cost of the equipment(s) against its/their delivery to me/us.

उपकरण का नाम / Name of Equipment	मूल्य / Value रु. / Rs.
----------------------------------	----------------------------

हस्ताक्षर / Signature

# रसीद

रुपये ..... (अक्षरे रुपये) .....

.....  
सिर्फ) प्राप्त किये दी बाँसवाड़ा सैन्ट्रल को-ऑपरेटिव बैंक लि, .....

(शाखा का नाम) से द्वारा चैक/ड्राफ्ट संख्या ..... बाबत् बिल संख्या

..... दिनांक ..... बाबत् .....

(नाम वस्तु) जो कि श्री .....

पुत्र श्री ..... जाति .....

साकिन ..... को फरोख्त (Sold) की।

Stamp

दिनांक

हस्ताक्षर विक्रेता मय मोहर

**D.P. Note (Third Party Co-obligants)**

Rs. \_\_\_\_\_ 20\_\_\_\_\_

On demand \_\_\_\_\_

Promise to pay \_\_\_\_\_

or order at THE BANSWARA CENTRAL CO-OPERATIVE BANK LTD.,

\_\_\_\_\_ the sum of Rupees \_\_\_\_\_

for value received with interest from this date at \_\_\_\_\_

with \_\_\_\_\_ rests.

Stamp

N.B. :- Stamps should be cancelled by the maker writing his name or initials across them, together with the true date of his so writing, viz, the date of this note, in addition to his signature on this note.

---

**D.P. NOTE DELIVERY LETTER**

The Chief/Branch Manager, \_\_\_\_\_ Place : \_\_\_\_\_

The Banswara Central Co-operative Bank Ltd., \_\_\_\_\_ Date : \_\_\_\_\_

\_\_\_\_\_  
Sir,

Please take delivery of the accompanying DEMAND PROMISSORY Note dated \_\_\_\_\_ 20\_\_\_\_\_ for Rs. \_\_\_\_\_ made by \_\_\_\_\_ in favour of \_\_\_\_\_

We further request you to note that we dispense with a notice of dishonour in terms of Section 98(a) of the Negotiable Instruments Act, 1881 and that in the event of payment not being made on demand the Bank is at liberty to give time for payments to either of us without discharging the other of us from liability.

**Yours faithfully,**

---

**LETTER OF WAIVER**

The Banswara Central Co-operative Bank Ltd., \_\_\_\_\_ Place : \_\_\_\_\_

Branch \_\_\_\_\_ Date : \_\_\_\_\_

Dear Sir,

With reference to Demand Promissory Note for Rs. \_\_\_\_\_  
Rupees \_\_\_\_\_

Dated \_\_\_\_\_ we hereby waive presentment thereof and undertake to pay the amount due on the promissory note without the same being presented to us for payment.

**Yours faithfully,**

**FORM – 29**

**[See rule 55(1)]**

**Form of notice of transfer of ownership of a motor vehicle**

(To be made in duplicate and the duplicate copy with the endorsement of the registering authority to be returned to the transferor immediately on making entries of ownership)

To,

The Registering Authority,

\_\_\_\_\_ (in whose jurisdiction the transferee resident)

I/We \_\_\_\_\_ resident

at \_\_\_\_\_ have on the \_\_\_\_\_

day of the year \_\_\_\_\_ Sold and delivered my/our vehicle No. \_\_\_\_\_

make \_\_\_\_\_ chassis No. \_\_\_\_\_ Engin No.

\_\_\_\_\_ to Shri/Smt \_\_\_\_\_

(name) Son/Wife/Daughter of \_\_\_\_\_ residing at

\_\_\_\_\_  
(House No. Street Village/ Town/ Distt. and state.) The Registration certificate and Insurance Certificate have been handed over to him/her/them.

Date \_\_\_\_\_

**(Signature of the Registered owner)**

**Transferor**

(बेचने वाले के हस्ताक्षर)

I \_\_\_\_\_ (Transferor)

Copy to the Registering authority in whose jurisdiction the transferor reside.

Note :

To be sent to the Registering Authority by Regd. Post Acknowledgement due

**OFFICE ENDORSEMENT**

No. \_\_\_\_\_ Date \_\_\_\_\_ Office of the \_\_\_\_\_

The ownership of the vehicle has been transferred to the name of \_\_\_\_\_

\_\_\_\_\_ with effect From (Date) \_\_\_\_\_

**Registering Authority**

**(Office Seal)**

To,

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**(The Transferor)**

**By registered post or under acknowledgement strike out which over is in applicable.**



**FORM – 29**

**[See rule 55(1)]**

**Form of notice of transfer of ownership of a motor vehicle**

(To be made in duplicate and the duplicate copy with the endorsement of the registering authority to be returned to the transferor immediately on making entries of ownership)

To,

The Registering Authority,

\_\_\_\_\_ (in whose jurisdiction the transferee resident)

I/We \_\_\_\_\_ resident

at \_\_\_\_\_ have on the \_\_\_\_\_

day of the year \_\_\_\_\_ Sold and delivered my/our vehicle No. \_\_\_\_\_

make \_\_\_\_\_ chassis No. \_\_\_\_\_ Engin No.

\_\_\_\_\_ to Shri/Smt \_\_\_\_\_

(name) Son/Wife/Daughter of \_\_\_\_\_ residing at

\_\_\_\_\_ (House No. Street Village/ Town/ Distt. and state.) The Registration certificate and Insurance Certificate have been handed over to him/her/them.

Date \_\_\_\_\_

**(Signature of the Registered owner)**

**Transferor**

**(बेचने वाले के हस्ताक्षर)**

I \_\_\_\_\_ (Transferor)

Copy to the Registering authority in whose jurisdiction the transferor reside.

Note :

To be sent to the Registering Authority by Regd. Post Acknowledgement due

**OFFICE ENDORSEMENT**

No. \_\_\_\_\_ Date \_\_\_\_\_ Office of the \_\_\_\_\_

The ownership of the vehicle has been transferred to the name of \_\_\_\_\_

\_\_\_\_\_ with effect From (Date) \_\_\_\_\_

**Registering Authority**

**(Office Seal)**

To,

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**(The Transferor)**

**By registered post or under acknowledgement strike out which over is in applicable.**

**FORM NO. 30**

**REPORT OF TRANSFER OF OWNERSHIP OF A MOTOR VEHICLE**

**[See Rule 55(2) (3)]**

**PART – I FOR USE OF THE TRANSFEROR**

(To be made in duplicate when the vehicle is under an agreement if HP/lease/Hypothecation)

To,

The Registering Authority

\_\_\_\_\_

Name of the Transferor of \_\_\_\_\_

Wife/Son/Daughter of \_\_\_\_\_

Full Address \_\_\_\_\_

\_\_\_\_\_

I hereby declare that I/We have on this \_\_\_\_\_ day of the  
Year \_\_\_\_\_ Sold my/our motor vehicle bearing registration mark \_\_\_\_\_

\_\_\_\_\_ to Shri/Smt. \_\_\_\_\_

Residing \_\_\_\_\_

\_\_\_\_\_

(Full Address) and handed over the certificate of registration to him/her/them.

I/We hereby declare that to best of my/our knowledge the certificate of registration of the vehicle has been/has not been suspended or cancelled.

I enclosed the “No Objection Certificate” Issued by the Registering Authority.

If the ‘No Objection Certificate’ from the registering authority is not enclosed the transfer should file along, with this application a declaration as required under sub-section (1) of section 50.

To the best of my knowledge and belief the vehicle is not superdari and free from all in out branches & the information furnished is true. I undertake to hold myself responsible for any inaccuracy or suppression of information.

बेचने वाले के हस्ताक्षर  
**Signature of the Transferor**

Date \_\_\_\_\_

Details of suspension or cancellation.

Strike out, if not applicable.

**PART – II**  
**(FOR USE OF TRANSFEREE)**

To,

The Registering Authority

\_\_\_\_\_  
\_\_\_\_\_

Name of the Transferee \_\_\_\_\_

Wife/Son/Daughter of \_\_\_\_\_

Full Address \_\_\_\_\_

\_\_\_\_\_  
(Proof of address to be enclosed)

I hereby, declare that I/We have on this \_\_\_\_\_ day of the  
Year \_\_\_\_\_ Purchased the motor vehicle bearing registration Number  
\_\_\_\_\_ From \_\_\_\_\_

\_\_\_\_\_  
(name and full address) and request that necessary entries regarding the transfer of  
ownership of the vehicle in my/our name may be recorded in certificate of  
registration/certificate of the vehicle, which is enclose.

The certificate of insurance is also enclosed.

**Signature of Transferee**

Specimen signature of the Transferee

(1)

(2)

Consent of the financier in the case of motor vehicle subject to an agreement of hire  
purchase/ lease/ hypothecation.

I/We being a party to an agreement of hire-purchase/lease/hypothecation in respect of  
motor vehicle.

\_\_\_\_\_  
Give consent to the transfer of ownership to the said vehicle to Shri / Smt. / Kumari

\_\_\_\_\_  
with whom I/We have entered into an agreement of hire purchase / lease / hypothecation.

( \_\_\_\_\_ )  
**Signature of Financier**

**Date :** \_\_\_\_\_

**OFFICE ENDORSEMENT**

No. \_\_\_\_\_ Date \_\_\_\_\_ Office of the  
\_\_\_\_\_ The Transfer of ownership of vehicle has been  
recorded with effect from \_\_\_\_\_  
on the registration certificate of the \_\_\_\_\_  
and in the registration record of this office.

**Registering Authority**

**FORM NO. 30**

**REPORT OF TRANSFER OF OWNERSHIP OF A MOTOR VEHICLE**

**[See Rule 55(2) (3)]**

**PART – I FOR USE OF THE TRANSFEROR**

(To be made in duplicate when the vehicle is under an agreement if HP/lease/Hypothecation)

To,

The Registering Authority

\_\_\_\_\_

Name of the Transferor of \_\_\_\_\_

Wife/Son/Daughter of \_\_\_\_\_

Full Address \_\_\_\_\_

\_\_\_\_\_

I hereby declare that I/We have on this \_\_\_\_\_ day of the

Year \_\_\_\_\_ Sold my/our motor vehicle bearing registration mark \_\_\_\_\_

\_\_\_\_\_ to Shri/Smt. \_\_\_\_\_

Residing \_\_\_\_\_

\_\_\_\_\_

(Full Address) and handed over the certificate of registration to him/her/them.

I/We hereby declare that to best of my/our knowledge the certificate of registration of the vehicle has been/has not been suspended or cancelled.

I enclosed the “No Objection Certificate” Issued by the Registering Authority.

If the ‘No Objection Certificate’ from the registering authority is not enclosed the transfer should file along, with this application a declaration as required under sub-section (1) of section 50.

To the best of my knowledge and belief the vehicle is not superdari and free from all in out branches & the information furnished is true. I undertake to hold myself responsible for any inaccuracy or suppression of information.

बेचने वाले के हस्ताक्षर  
**Signature of the Transferor**

Date \_\_\_\_\_

Details of suspension or cancellation.

Strike out, if not applicable.

**PART – II**  
**(FOR USE OF TRANSFEREE)**

To,

The Registering Authority

\_\_\_\_\_  
\_\_\_\_\_

Name of the Transferee \_\_\_\_\_

Wife/Son/Daughter of \_\_\_\_\_

Full Address \_\_\_\_\_

\_\_\_\_\_  
(Proof of address to be enclosed)

I hereby, declare that I/We have on this \_\_\_\_\_ day of the  
Year \_\_\_\_\_ Purchased the motor vehicle bearing registration Number  
\_\_\_\_\_ From \_\_\_\_\_

\_\_\_\_\_  
(name and full address) and request that necessary entries regarding the transfer of  
ownership of the vehicle in my/our name may be recorded in certificate of  
registration/certificate of the vehicle, which is enclose.

The certificate of insurance is also enclosed.

**Signature of Transferee**

Specimen signature of the Transferee

(1)

(2)

Consent of the financier in the case of motor vehicle subject to an agreement of hire  
purchase/ lease/ hypothecation.

I/We being a party to an agreement of hire-purchase/lease/hypothecation in respect of  
motor vehicle.

\_\_\_\_\_  
Give consent to the transfer of ownership to the said vehicle to Shri / Smt. / Kumari

\_\_\_\_\_  
with whom I/We have entered into an agreement of hire purchase / lease / hypothecation.

( \_\_\_\_\_ )  
**Signature of Financier**

**Date :** \_\_\_\_\_

**OFFICE ENDORSEMENT**

No. \_\_\_\_\_ Date \_\_\_\_\_ Office of the  
\_\_\_\_\_ The Transfer of ownership of vehicle has been  
recorded with effect from \_\_\_\_\_  
on the registration certificate of the \_\_\_\_\_  
and in the registration record of this office.

**Registering Authority**

**THE BANSWARA CENTRAL CO-OPERATIVE BANK LTD.,**

**BRANCH**

Name of the Borrower/s

\_\_\_\_\_

Address

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Purpose of Loan

\_\_\_\_\_

Segment

\_\_\_\_\_

Proposed Limit Rs.

\_\_\_\_\_

Date	PRE SANCTION SURVEY REPORT

**Branch Manager**

Date	POST SANCTION SURVEY REPORT

**Branch Manager**

## CONSENT CLAUSE

(TO BE EXECUTED BY BORROWERS)

I/We understand that as a pre-condition, relating to grant of the loans/advances/other non-fund-based credit facilities to me/us, THE BANSWARA CENTRAL CO-OPERATIVE BANK LTD., requires my/our consent for the disclosure by the bank of, information and data relating to me/us, of the credit facility availed of/to be availed by me/us, obligations assumed/ to be assumed by me/us, in relation thereto and default, if any committed by me/us, in discharge thereof.

2. Accordingly, I/We, hereby agree and give consent for the disclosure by the THE BANSWARA CENTRAL CO-OPERATIVE BANK LTD., of all or any such;

(a) Information and data relating to me/us;

(b) the information or data relating to any credit facility availed of/to be availed, by me/us and ;

(c) default, if any, committed by me/us in discharge of my/our such obligation; as THE BANSWARA CENTRAL CO-OPERATIVE BANK LTD., may deem appropriate and necessary to disclose and furnish to Credit Information Bureau (India) Ltd. and any other agency authorised in this behalf by RBI.

3. I/We, declare that the information and data furnished by me/us to THE BANSWARA CENTRAL CO-OPERATIVE BANK LTD., are true and correct.

4. I/We, undertake that

(a) the Credit Information Bureau (India) Ltd. and any other agency so authorised may use, process the said information and data disclosed by the bank in the manner as deemed fit by them ; and

(b) the Credit Information Bureau (India) Ltd. and any other agency so authorised may furnish for consideration, the processed information and data or products thereof prepared by them, to banks/ financial institutions and other credit grantors or registered users, as may be specified by the Reserve Bank in this behalf.

Place : \_\_\_\_\_

Date : \_\_\_\_\_

### Signature/ Thumb Impression of the Borrowers

**Name** : \_\_\_\_\_

**Address** : \_\_\_\_\_

\_\_\_\_\_

**CONSENT CLAUSE**

(TO BE EXECUTED BY GUARANTORS)

I/We understand that as a pre-condition, relating to grant of the loans/advances/other non-fund-based credit facilities to \_\_\_\_\_ (name of the borrower/(s) and furnishing of guarantee in relation thereto, THE BANSWARA CENTRAL CO-OPERATIVE BANK LTD., requires consent of the guarantor/s of the credit facility, granted/to be granted, by the bank for disclosure of, information and data relating to the guarantor/s, any credit facility availed of by the guarantor/s, obligations as assumed by the guarantor/s, in relation thereto and default, if any, committed in discharge thereof.

2. Accordingly, I/We, hereby agree and give consent for the disclosure by the THE BANSWARA CENTRAL CO-OPERATIVE BANK LTD., of all or any such;
  - (a) Information and data relating to me/us;
  - (b) the information or data relating to me/our, obligations in any credit facility granted/or to be granted, by the bank and guaranteed by me/us, as a guarantor, and
  - (c) default, if any, committed by me/us in discharge of my/our such obligation, as THE BANSWARA CENTRAL CO-OPERATIVE BANK LTD., may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau (India) Ltd. (CIBIL) and any other agency authorised in this behalf by RBI.
3. I/We, declare that the information and data furnished by me/us to THE BANSWARA CENTRAL CO-OPERATIVE BANK LTD., are true and correct.
4. I/We, undertake that
  - (a) the Credit Information Bureau (India) Ltd. and any other agency so authorised may use, process the said information and data disclosed by the bank in the manner as deemed fit by them ; and
  - (b) the Credit Information Bureau (India) Ltd. and any other agency so authorised may furnish for consideration, the processed information and data or products thereof prepared by them, to banks/ financial institutions and other credit grantors or registered users, as may be specified by the Reserve Bank in this behalf.

Place : \_\_\_\_\_

Date : \_\_\_\_\_

**Signature/ Thumb Impression of the Guarantor/s****Name** : \_\_\_\_\_**Address** : \_\_\_\_\_

\_\_\_\_\_



(अब / AB-4)

## पुनःप्रवर्तन-पत्र / REVIVAL LETTER

(कर्जदार से प्राप्त करने के लिए)

(To be obtained from the Borrower)

सेवामें / To,

दी बाँसवाड़ा सैन्ट्रल को-ऑपरेटिव बैंक लि.,

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महोदय / Dear Sir,

कर्ज की कुल राशि रु0 \_\_\_\_\_ (रुपये \_\_\_\_\_  
केवल) जिसे बैंक ने मुझे / हमें मंजूर किया है, जिसके संबंध में मैंने / हमने आड़मन अनुबन्ध  
दिनांक \_\_\_\_\_ निष्पादित किया है, मैं / हम परिसीमा अधिनियम 1963 की धारा 18  
और कोई उसी तरह के परिसीमा कानून के उद्देश्य से परिसीमा कानून के किसी प्रश्न को  
प्रवारित करने के लिए अभिस्वीकृत एवं पुष्टि करता हूँ / करते हैं कि मैं / हम है तथा एतद्द्वारा  
मंजूरशुदा कर्ज से संबंधित संपूर्ण बकाया धन के भुगतान के दायी होने की पुष्टि करता  
हूँ / करते हैं और कथित आड़मन अनुबंध संबंधित जमानतों, अनुबन्धों व दायित्वों के साथ पूर्ण  
प्रभावी रहेगा।

With reference to loans aggregating to a sum of Rs. \_\_\_\_\_  
(Rupees \_\_\_\_\_ only)

which the Bank has granted to me/us in respect of which I/We have executed the  
hypothecation agreement dated \_\_\_\_\_ I/We acknowledge and confirm for the  
purpose of section 18 of the Limitation Act, 1963 and any like limitation law and order to  
preclude any question of limitation law that I am/we are hereby confirm to be liable to you  
for the payment of all the out standings in respect of the loans granted and the said  
hypothecation agreement shall remain in full force with all relative securities, agreement  
and obligations.

भवदीय / Yours faithfully,

दिनांक / Date \_\_\_\_\_

स्थान / Place \_\_\_\_\_

(कर्जदार / Borrower)

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(अब / AB-5)

## पुनःप्रवर्तन-पत्र / REVIVAL LETTER

(प्रत्याभूतिदाता से प्राप्त करने के लिए)

(To be obtained from the Guarantor)

सेवामें / To,

दी बाँसवाड़ा सैन्ट्रल को-ऑपरेटिव बैंक लि.,

\_\_\_\_\_

महोदय / Dear Sir,

कर्ज की कुल धन राशि रु0 \_\_\_\_\_ (रुपये \_\_\_\_\_

केवल) जिसे बैंक ने \_\_\_\_\_ (कर्जदार का / कर्जदारों के नाम

लिखें) को मंजूर किया है / मंजूर करते रहे हैं : जिसके संबंध में मैंने / हमने प्रत्याभूति अनुबंध

दिनांक \_\_\_\_\_ निष्पादित किया है, मैं / हम परिसीमा अधिनियम 1963 की धारा 18

एवं कोई उसी तरह के परिसीमा कानून के उद्देश्य से परिसीमा कानून के किसी प्रश्न को

प्रवारित करने के लिए अभिस्वीकृत एवं पुष्टि करता हूँ / करते हैं कि मैं हूँ / हम हैं तथा

एतद्वारा कथित कर्ज एवं कथित प्रत्याभूति से संबंधित संपूर्ण बकाया धन के भुगतान के लिए

प्रत्याभूतिदाता की भांति पुष्टि करता हूँ / करते हैं और कथित प्रत्याभूति अनुबंध सभी संबंधित

दायित्वों के साथ पूर्ण प्रभावी रहेगा।

With reference to loans aggregating to a sum of Rs. \_\_\_\_\_

(Rupees \_\_\_\_\_ only)

which the Bank has granted to me/continued to grant to \_\_\_\_\_

(State the name of the Borrower/s) in respect of which I/We have executed the guarantee

agreement dated \_\_\_\_\_ I/We acknowledge and confirm for the purpose of

section 18 of the Limitation Act, 1963 and any like limitation law in order to preclude any

question of limitation law that I am/we are hereby confirm to be liable to you as

guarantor/s for the payment of all the out standings in respect of the said loans granted and

the said guarantee agreement shall remain in full force with all relative obligations.

भवदीय / Yours faithfully,

दिनांक / Date \_\_\_\_\_

स्थान / Place \_\_\_\_\_

(प्रत्याभूतिदाता / Guarantor)

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“जिसके संबंध में हो उसके लिए”

यह प्रमाणित किया जाता है कि श्री/श्रीमती \_\_\_\_\_  
पुत्र/पत्नि श्री \_\_\_\_\_ जाति \_\_\_\_\_  
निवासी \_\_\_\_\_

इस विभाग/संस्था \_\_\_\_\_ के पद पर कार्यरत हैं।

श्री/श्रीमती \_\_\_\_\_ पुत्र/पत्नि श्री \_\_\_\_\_

जन्म तिथि \_\_\_\_\_ नियुक्ति तिथि \_\_\_\_\_ दिनांक \_\_\_\_\_

से स्थायी कर्मचारी हैं तथा दिनांक \_\_\_\_\_ को सेवा निवृत्त होंगे/होंगी। आप  
दी बाँसवाड़ा सैन्ट्रल को-ऑपरेटिव बैंक लि., \_\_\_\_\_

हेतु ऋण लेना चाहते हैं। अगर बैंक द्वारा उनको ऋण स्वीकृत किया गया तो विभाग  
इनके वेतन में से ऋण की किश्त राशि प्रतिमाह काट कर रोकड़पाल द्वारा संबंधित बैंक में  
प्रतिमाह जमा कराने का वचन देता है, तथा विभाग/संस्था इस संबंध में अन्य और कोई  
आवश्यक प्रमाण-पत्र मांगने पर देने का भी वचन देता/देती है। इनके वेतन का पूर्ण  
विवरण जो पिछले माह भुगतान किया इस प्रकार है :-

	<u>वेतन</u>		<u>कटौतियाँ</u>
मूल वेतन	रु0 _____	भविष्य निधि	रु0 _____
महंगाई भत्ता	रु0 _____	भविष्य निधि ऋण	रु0 _____
विशेष भत्ता	रु0 _____	वाहन ऋण	रु0 _____
मकान भत्ता	रु0 _____	उत्सव ऋण	रु0 _____
अन्य भत्ता	रु0 _____	मकान किराया	रु0 _____
_____	_____	अन्य ऋण	रु0 _____
_____	_____	अन्य कटौतियाँ	रु0 _____
सकल वेतन	रु0 _____	कुल कटौतियाँ	रु0 _____
शुद्ध वेतन	रु0 _____		

हस्ताक्षर कर्मचारी

नाम : \_\_\_\_\_

पद : \_\_\_\_\_

प्रमाणित

विभाग/संस्था का \_\_\_\_\_

नाम \_\_\_\_\_

एस.एस.संख्या \_\_\_\_\_

(हस्ताक्षर अधिकारी मय मोहर)

**(Sinature of D.D.O. with Seal)**

## -: शपथ-पत्र :-

दिनांक : \_\_\_\_\_

में \_\_\_\_\_

पुत्र श्री \_\_\_\_\_

जाति \_\_\_\_\_ निवासी \_\_\_\_\_

पंचायत समिति \_\_\_\_\_ जिला \_\_\_\_\_

शपथपूर्वक बयान करता हूँ कि, मैंने दी बाँसवाड़ा सैन्ट्रल को-ऑपरेटिव बैंक लि.,  
\_\_\_\_\_ शाखा से \_\_\_\_\_ उद्देश्य हेतु ऋण लेने के लिए आवेदन  
पत्र दिया है। उसमें वर्णित समस्त तथ्य मेरी पूरी जानकारी एवं विश्वास से सही है।

मैं यह भी बयान करता हूँ कि मेरे ऊपर राज्य सरकार/पंचायत  
समिति/व्यावसायिक बैंक/ग्रामीण व आंचलिक बैंक एवं अन्य किसी भी सहकारी संस्था  
का कोई ऋण बकाया नहीं है, एवं/अथवा

मैं \_\_\_\_\_ ग्राम सेवा सहकारी समिति का  
सदस्य हूँ, जहाँ से मैंने \_\_\_\_\_ रुपये अल्पकालीन  
ऋण ले रखा है जो अवधिपार नहीं है, एवं अथवा

मैंने \_\_\_\_\_ विभाग/संस्था से पूर्व में \_\_\_\_\_  
\_\_\_\_\_ उद्देश्य हेतु रुपये \_\_\_\_\_ का ऋण  
दिनांक \_\_\_\_\_ को लिया था, जिसमें से रुपये \_\_\_\_\_ राशि  
बकाया है जो अवधिपार नहीं है।

मैं \_\_\_\_\_ पुत्र श्री \_\_\_\_\_  
आयु \_\_\_\_\_ वर्ष जाति \_\_\_\_\_ निवासी \_\_\_\_\_

शपथपूर्वक बयान करता हूँ कि उक्त शपथ-पत्र में वर्णित सभी तथ्य मेरे स्वयं के ज्ञान व  
विश्वास से सही एवं सत्य हैं। इसमें कुछ भी झूठ नहीं है और न ही कुछ छुपाया गया है।

हस्ताक्षर : \_\_\_\_\_

पूरा नाम व पता \_\_\_\_\_

शपथगृहिता को मैं व्यक्तिगत रूप से जानता हूँ व पहचानता हूँ।

हस्ताक्षर : \_\_\_\_\_

पूरा नाम व पता \_\_\_\_\_

उक्त शपथ श्री \_\_\_\_\_ पुत्र श्री \_\_\_\_\_

निवासी \_\_\_\_\_

ने आज दिनांक \_\_\_\_\_ को स्थान \_\_\_\_\_ पर मेरे  
समक्ष ली है और शपथ पत्र हस्ताक्षर किये हैं, जिसे प्रमाणित किया जाता है।

हस्ताक्षर : \_\_\_\_\_

पद : \_\_\_\_\_

मोहर : \_\_\_\_\_