



**जिला सहकारी बैंक लि०, गाजियाबाद**

मुख्यालय : आर०डी०सी०, ए-20, राजनगर, गाजियाबाद

शाखा.....

**पं० दीन दयाल उपाध्याय सहकारी  
स्वरोजगार योजना  
ऋण आवेदन-पत्र**

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# पं० दीन दयाल उपाध्याय सहकारी

## स्वःरोजगार योजना

प्रदेश में जिला सहकारी बैंकों द्वारा कृषि एवं गैर कृषि प्रयोजनों के लिये विभिन्न प्रकार की ऋण सुविधा उपलब्ध कराई जा रही है व्यक्ति/लाभार्थी एक समय में कई आर्थिक गतिविधियों को संचालन करता है एवं इस प्रकार लाभार्थी को एक या एक से अधिक आर्थिक गतिविधियों के लिए आर्थिक संसाधनों की आवश्यकता होती है। इस परिपेक्ष्य में यह आवश्यकता महसूस की गई है कि यदि एक लाभार्थी एक बार में समुचित पात्रता प्राप्त कर लेता है तो उसे विभिन्न अनुमोदित योजनाओं के अन्तर्गत एक से अधिक आर्थिक गतिविधियों के लिए बैंक स्तर से तुरन्त ऋण प्राप्त हो जाये।

### (1) उद्देश्य :

- 1.1 योजना का मुख्य उद्देश्य लाभार्थी की सभी प्रकार की साख आवश्यकताओं की अत्यन्त सरलीकृत प्रक्रिया के अन्तर्गत एक ही खिड़की से पूर्ति करना।
- 1.2 लाभार्थी को न केवल साख हेतु आवश्यक संबल प्रदान करना, बल्कि उसमें बचत की प्रवृत्ति को प्रोत्साहित करना।
- 1.3 लाभार्थी को रोजगारोन्मुखी प्रवृत्ति के लिए प्रोत्साहित करना तथा इस हेतु उसे वित्तीय सहायता उपलब्ध कराना।
- 1.4 लाभार्थी के पक्ष में एक बार में अधिकतम साख सीमा स्वीकृति के पश्चात् अपनी आवश्यकतानुसार चिन्हित (एक/एक से अधिक) प्रयोजनों के लिए ऋण प्राप्त करने हेतु बार-बार साख सीमा स्वीकृति, सिक्योरिटी के दस्तावेज तैयार करवाने आदि से मुक्ति दिलाना।

लाभार्थी के पक्ष में उसके पास उपलब्ध कोलेटरल सिक्योरिटी के मूल्यांकन के पश्चात् अधिकतम रू० 2.00 लाख की साख सीमा स्वीकृति की जानी है। ऋण की सुरक्षा के सम्बन्ध में विस्तृत मार्गदर्शन, जो बिन्दु संख्या 8.1 पर उपलब्ध है, के प्रावधानों के अनुसार कोलेटरल सिक्योरिटी का मूल्यांकन किया जाना आवश्यक है।

### (2) ऋण के प्रयोजन :

इस योजना का मुख्य उद्देश्य ऐसे प्रयोजन हेतु ऋण उपलब्ध करवाना है, जिन्हें अंगीकार कर पात्र लाभार्थी अपना जीवनयापन कर सकें। योजना के अन्तर्गत चयनित प्रयोजन का विवरण निम्न प्रकार है :-

- 2.1 कुटीर उद्योग, ग्रामीण दस्तकार एवं हस्तशिल्प के विभिन्न प्रयोजन एवं कार्यकलापों के लिये वित्तपोषण किया जा सकता है।
- 2.2 सेवा एवं व्यापारिक गतिविधियाँ जैसे- कम्प्यूटर सेन्टर, एस०टी०डी बूथ, दुकान व्यवसायिक अथवा ट्रेनिंग सेन्टर, सोलर कुकर, सोलर हीटर आदि।
- 2.3 कृषि के सहायक प्रयोजन, जिसके लिये भूमि की आवश्यकता नहीं है, जैसे- लघु डेयरी विकास प्रयोजन, मुर्गी पालन, मछली पालन, मशरूम उत्पादन, मधुमक्खी पालन इत्यादि।

### (3) पात्रता :

यह योजना प्रदेश में जिला सहकारी बैंक अपनी शाखाओं के माध्यम से सम्बन्धित व्यक्ति को नामिनल सदस्य बनाकर क्रियान्वित करेंगे, अतः यह आवश्यक है कि :-

- 3.1 पात्र लाभार्थी जिला सहकारी बैंक की जिस शाखा से ऋण लेना चाहता है, वह उसके कार्यक्षेत्र का निवासी होना चाहिए।
- 3.2 पात्र लाभार्थी द्वारा प्रारम्भ की जाने वाली नई गतिविधि/गतिविधियों का कार्यस्थल भी जिला सहकारी बैंक की सम्बन्धित शाखा के कार्यक्षेत्र में होना चाहिए।



## (4) साख सीमा एवं ऋण राशि का निर्धारण :

### 4.1 साख सीमा का निर्धारण :

4.1.1 इस योजना के अन्तर्गत अधिकतम रू0 2.00 लाख की साख सीमा चयनित लाभार्थी के पक्ष में स्वीकृत की जा सकेगी। साख सीमा का निर्धारण उसके पास उपलब्ध कोलेटरल सिक्योरिटी के मूल्यांकन एवं बैंक के पक्ष में रहन रखने पर किया जा सकेगा, जिसका विवरण बिन्दु सं0 8.2 पर दिया गया है, लाभार्थी द्वारा साख सीमा की राशि की डेढ़ गुनी कीमत की कोलेटरल सिक्योरिटी उपलब्ध कराया जाना आवश्यक होगा। उदाहरणार्थ - यदि किसी भी व्यक्ति द्वारा उपलब्ध करायी गयी कोलेटरल सिक्योरिटी का निर्धारित मापदण्ड के अनुसार मूल्यांकन रू0 2.25 लाख है, तो उस व्यक्ति के पक्ष में रू0 1.50 लाख की साख सीमा स्वीकृत की जा सकेगी।

4.1.2 साख सीमा का निर्धारण 3 वर्ष की अवधि के लिए किया जायेगा। इस अवधि के अन्तर्गत सम्बन्धित व्यक्ति को निर्धारित प्रारूप (परिशिष्ट-3 पर संलग्न) में शाखा को आवेदन करना होगा। यदि व्यक्ति द्वारा साख सीमा नवीनीकरण हेतु आवेदन नहीं किया जाता है तो साख सीमा स्वतः ही रद्द समझी जायेगी एवं वह व्यक्ति नया ऋण प्राप्त नहीं कर सकेगा, लेकिन पूर्व में प्राप्त किये गये ऋण का निर्धारण तालिका के अनुसार पुर्नभुगतान किया जा सकेगा एवं उसके द्वारा पूर्व में साख सीमा स्वीकृति के लिए दी गई अचल सम्पत्ति पर बैंक का भार तब तक रहेगा जब तक कि उसके द्वारा पूर्व में आहरण किये गये ऋण की मय ब्याज के अदायगी नहीं कर दी जाती। तत्पश्चात् सम्बन्धित व्यक्ति से लिखित में आवेदन प्राप्त होने पर भार दर्ज की गई सम्पत्ति पर सक्षम अधिकारी द्वारा भार समाप्त कर मूल दस्तावेज वापिस लौटाये जायेंगे।

### 4.2 साख सीमा का निर्धारण :

इस योजनान्तर्गत लाभार्थी द्वारा परियोजना लागत का न्यूनतम 25 प्रतिशत राशि अपने स्वयं के अंशदान के रूप में विनियोजित की जायेगी एवं शेष 75 प्रतिशत राशि तक का ऋण बैंक से उपलब्ध होगा, जिसकी अधिकतम सीमा रू0 2.00 लाख होगी।

## (5) इकाई लागत का निर्धारण :

5.1 विभिन्न प्रयोजनों के लिए वर्तमान में इकाई लागत का निर्धारण निम्नानुसार किया जायेगा :-

- (अ) राष्ट्रीय कृषि एवं ग्रामीण विकास बैंक के स्तर पर गठित राज्य स्तरीय इकाई लागत समिति द्वारा किये गये निर्धारण के अनुसार।
- (ब) खादी एवं ग्रामोद्योग बोर्ड द्वारा किये गये निर्धारण के अनुसार।
- (स) यदि चिन्हित प्रयोजनों के लिए उपरोक्त संस्थाओं द्वारा इकाई लागत का निर्धारण नहीं किया गया है तो जिला सहकारी बैंक अपने स्तर से प्रयोजन विशेष की लागत, तकनीकी एवं आर्थिक सक्षमता, पुर्नभुगतान क्षमता को दृष्टिगत रखते हुए इकाई लागत का निर्धारण अपने स्तर पर करेंगे।

5.2 इस योजनान्तर्गत लाभार्थी एक या एक से अधिक प्रयोजन के लिये साख सीमा की अवधि के दौरान स्वीकृत साख सीमा के अन्तर्गत किसी भी समय ऋण प्राप्त कर सकेगा। यदि लाभार्थी द्वारा किसी प्रयोजन विशेष के लिये दिये गये ऋण की अदायगी पूरी या आंशिक रूप से कर दी जाती है तो वह साख सीमा अवधि में अन्य प्रयोजन के लिये ऋण प्राप्त कर सकता है, लेकिन इस प्रकार के ऋण की राशि स्वीकृत साख सीमा से अधिक नहीं होगी। साथ ही दोबारा ऋण प्राप्त करने के लिये यह आवश्यक है कि पूर्व में लिये गये ऋण की समय से अदायगी की गयी हो। निर्धारित ऋण सीमा के अन्तर्गत योजनान्तर्गत विभिन्न प्रयोजनों के लिये ऋण आवेदन का प्रारूप परिशिष्ट सं0 - 4 पर संलग्न है।



- 5.3 जिला सहकारी बैंकों द्वारा प्रधान कार्यालय से इकाई लागत का विवरण सभी शाखाओं को उपलब्ध कराया जायेगा।

## (6) ऋण की अदायगी :

ऋण की वापसी भुगतान मासिक, त्रैमासिक/अर्द्धवार्षिक किश्तों में सृजित की जाने वाली सम्पत्ति से होने वाली आय को ध्यान में रखते हुए किया जायेगा, जिसकी अधिकतम अवधि स्थगन अवधि सहित 5 वर्ष होगी। स्थगन अवधि प्रयोजन, जिसके लिये ऋण दिया गया है, से प्राप्त होने वाली आय पर निर्भर करेगी, जिस हेतु राष्ट्रीय बैंक/अन्य एजेन्सियों द्वारा समय-समय पर दिशा-निर्देश जारी किये गये हैं एवं यदि प्रयोजन विशेष के लिये इस बाबत कोई दिशा-निर्देश नहीं है तो प्रयोजन, जिसके लिये ऋण अग्रिम किया गया है, से अर्जित होने वाली आय के प्रारम्भ होने के समय को दृष्टिगत रखते हुए स्थगन अवधि का निर्धारण जिला सहकारी बैंक अपने स्वयं के स्तर पर करेंगे।

## (7) ब्याज दर :

इस योजनान्तर्गत अग्रिम किये जाने वाले ऋणों पर निम्नानुसार ब्याज देय होगा, जिसका भुगतान त्रैमासिक आधार पर करना होगा :-

- 7.1 50000.00 रु0 तक के ऋण पर 10.50 प्रतिशत वार्षिक।
- 7.2 50000.00 रु0 से अधिक तथा 2.00 लाख रु0 तक के ऋण पर 11.50 प्रतिशत वार्षिक।
- 7.3 ऋण की समय से अदायगी न करने पर 2 प्रतिशत वार्षिक दण्डनीय ब्याज देय होगा, जो बकाया ऋण राशि पर बकाया अवधि के लिये देय होगा।

## (8) ऋण की सुरक्षा के मापदण्ड एवं सिक्योरिटी का मूल्यांकन :

### 8.1 ऋण की सुरक्षा के मापदण्ड :

योजना के अन्तर्गत ऋण की सुरक्षा के मापदण्ड निम्न प्रकार होंगे :-

- 8.1.1 ऋण से सृजित सम्पत्ति पर बैंक का भार निहित होगा तथा दो ऐसे समुचित हैसियत वाले व्यक्तियों की जमानत देनी होगी, जो बैंक को मान्य हो। व्यक्तियों की जमानत परिशिष्ट सं0-5 पर संलग्न प्रारूप पर प्राप्त की जायेगी।
- 8.1.2 ऋणों पर ऋण से सृजित सम्पत्ति पर भार/दृष्टिबन्धन के साथ-साथ ऋण राशि की 1.5 गुना कोलेटरल सिक्योरिटी भी देनी होगी। साथ ही उपरोक्तानुसार 2 व्यक्तियों की जमानत भी उपलब्ध करवानी होगी।

### 8.2 सिक्योरिटी का मूल्यांकन :

योजना के अन्तर्गत अचल सम्पत्ति जैसे- रिहायशी मकान, दुकान, कृषि भूमि आदि की कोलेटरल सिक्योरिटी के साथ-साथ तरल कोलेटरल सिक्योरिटी, जिसमें सम्बन्धित बैंक की अमानत सम्मिलित है, की सिक्योरिटी मान्य होगी। इस प्रकार की अमानत ऋणी के स्वयं के नाम से अथवा अन्य व्यक्ति के नाम से है, वह तरल कोलेटरल सिक्योरिटी के रूप में बैंक को मान्य होगी। कोलेटरल सिक्योरिटी के रूप में केवल वह सम्पत्ति ही रखी जाये, जिस पर ऋणी का स्पष्ट मालिकाना हक है एवं आसानी से बिक्री योग्य है। कोलेटरल सिक्योरिटी के मूल्यांकन के मापदण्ड निम्न प्रकार होंगे :-

- 8.2.1 कृषि भूमि के लिये क्षेत्र विशेष हेतु सक्षम प्राधिकारी द्वारा निर्धारित सर्किल रेट या बाजार भाव, जो भी कम हो, के आधार पर मूल्यांकन किया जायेगा।
- 8.2.2 रिहायशी मकान/दुकान के मूल्यांकन हेतु भूमि की कीमत का निर्धारण क्षेत्र विशेष में सक्षम प्राधिकारी द्वारा निर्धारित आबादी/वाणिज्यिक भूमि की दर या बाजार भाव, जो भी कम हो, मान्य होंगे। यदि रिहायशी मकान/दुकान आबादी/वाणिज्यिक भूमि में स्थित नहीं है एवं कृषि भूमि में स्थित है तो ऐसे मामलों में कृषि भूमि की रजिस्ट्री हेतु निर्धारित दर के आधार पर प्रति वर्ग गज गणना कर या बाजार भाव, जो भी कम हो, भूमि की कीमत मानी जायेगी। रिहायशी पक्के मकान/दुकान के निर्माण की लागत का निर्धारित अधिकतम औसतन रूपये 2000 प्रति वर्गफुट के आधार पर कुल निर्मित क्षेत्र के लिये किया जायेगा।



## (9) अन्य बिन्दु :

- 9.1 इस योजना के अन्तर्गत अग्रिम किये जाने वाले ऋणों का उपयोगिता प्रमाण-पत्र/भौतिक सत्यापन शाखा प्रबन्धक द्वारा सुनिश्चित किया जायेगा एवं इसकी वसूली की जिम्मेदारी भी सम्बन्धित शाखा प्रबन्धक की होगी। शाखा प्रबन्धक द्वारा निर्धारित समयावधि में, जो कम से कम त्रैमासिक तो हो ही, ऋण से सृजित सम्पत्ति का भौतिक सत्यापन कर तत्सम्बन्धी प्रतिवेदन शाखा के रिकार्ड में रखा जायेगा तथा प्रधान कार्यालय को भी उसकी प्रति प्रेषित की जायेगी।
- 9.2 इस योजना के अन्तर्गत वितरित ऋण/वसूली की मासिक समीक्षा प्रधान कार्यालय स्तर पर की जायेगी एवं प्रत्येक माह प्रगति की सूचना अगले माह की 3 तारीख तक मुख्यालय को प्रेषित की जायेगी।
- 9.3 ऋण राशि का भुगतान मशीनरी आदि के मामलों में सीधा विक्रेता को रेखांकित चेक/ड्राफ्ट से किया जाये।
- 9.4 ऋणी से अनुबन्ध परिशिष्ट सं0-6 पर संलग्न प्रारूप पर किया जायेगा।

संलग्नक : यथोक्त।



**जिला सहकारी बैंक लि०, गाजियाबाद**  
**पं० दीन दयाल उपाध्याय सहकारी स्वरोजगार योजनान्तर्गत**  
**साख सीमा स्वीकृति हेतु आवेदन-पत्र**

शाखा प्रबन्धक

जिला सहकारी बैंक लि०, गाजियाबाद

शाखा.....

जिला.....

आवेदक  
की  
फोटो

**विषय : पं० दीन दयाल उपाध्याय सहकारी स्व-रोजगार योजना के अन्तर्गत साख सीमा स्वीकृति के सम्बन्ध में।**

महोदय,

निवेदन है कि मैं पं० दीन दयाल उपाध्याय सहकारी स्व-रोजगार योजनान्तर्गत बैंक से ऋण लेना चाहता हूँ। इस हेतु मेरे पक्ष में रुपये.....की साख सीमा स्वीकृत करने का कष्ट करें। इस हेतु मैं अपना आवेदन-पत्र निम्न सूचनाओं के साथ प्रस्तुत कर रहा/रही हूँ :-

1. आवेदक का नाम.....
2. पिता/पति का नाम.....
3. स्थायी पता (प्रमाण स्वरूप राशनकार्ड की फोटो प्रति संलग्न करें).....
4. वर्तमान व्यवसाय एवं आय तथा उसका स्रोत.....
5. चाही गयी साख सीमा की राशि (शब्दों में).....
6. बैंक को उपलब्ध करायी जाने वाली सिक्क्योरिटी का नाम अनुमानित मूल्य

कोलेटरल सिक्क्योरिटी का विवरण

दस्तावेजों की फोटो प्रति सहित 1.

2.

3.

4.

8. व्यक्तिगत जमानतदारों का नाम,

पिता का नाम व स्थाई पता

1. ....

2. ....



अतः निवेदन है कि मेरी उपरोक्त अचल सम्पत्ति, जिसकी वर्तमान अनुमानित कीमत रूपये.....  
.....है, बैंक के पक्ष में रहन रखकर रूपये.....की साख सीमा मेरे पक्ष में स्वीकृत करने  
का कष्ट करें, ताकि मैं आवश्यकतानुसार बैंक से ऋण प्राप्त कर सकूँ। यह सम्पत्ति वर्तमान में किसी  
भी व्यक्ति/संस्था/बैंक के पास रहन नहीं है एवं इस पर मेरा मालिकाना हक निहित है एवं हर प्रकार  
के ऋण व भार से मुक्त है।

आवेदक के हस्ताक्षर

### शाखा प्रबन्धक की संस्तुति/स्वीकृति

आवेदक श्री/मेसर्स.....

द्वारा प्रस्तुत आवेदित ऋण से सम्बन्धित विवरण सही है तथा परिपत्रों, प्रस्तावित प्रतिभूति आदि की  
जांच कर ली गई है। ऋण, प्रतिभूति/जमानती द्वारा की सम्पत्ति से सुरक्षित रहेगा। आवेदक एवं  
जमानतदार ईमानदार व भरोसेमन्द है। अतः जांचोपरान्त उक्त आवेदक को अंकन.....

(रूपये शब्दों में).....मात्र ऋण/ऋण  
सीमा की संस्तुति/स्वीकृति की जाती है।

वरिष्ठ सहायक/सहायक आंकिक

शाखा प्रबन्धक

(सील)

दिनांक.....



## ऋण आवेदन पत्र

शाखा प्रबन्धक  
जिला सहकारी बैंक लि०, गाजियाबाद  
शाखा.....

आवेदक  
की  
फोटो

विषय : पं० दीन दयाल उपाध्याय सहकारी स्व-रोजगार योजना के अन्तर्गत ऋण प्राप्त करने के सम्बन्ध में।

महोदय,

निवेदन है कि मैं.....(परियोजना का नाम) हेतु अपना ऋण आवेदन पत्र निम्न सूचनाओं के साथ प्रस्तुत कर रहा हूँ :-

1. आवेदक का नाम.....
2. पिता/पति का नाम.....
3. स्थायी पता.....
4. वर्तमान व्यवसाय.....
5. बैंक द्वारा स्वीकृत साख सीमा का विवरण मय बकाया ऋण के
  1. कुल स्वीकृत साख सीमा
  2. साख सीमा के विरुद्ध लगा ऋण (कोई लिया हुआ हो तो)
  3. शेष ऋण आहरण योग्यता (कालम 1-2 )
6. परियोजना जिसके लिये ऋण लेना चाहते हैं, मय राशि
  1. प्रयोजन
  2. कुल इकाई लागत
  3. आवेदन का अंशदान (न्यूनतम 25 प्रतिशत)
  4. ऋण राशि (कालम 2-3) (क्रय की जाने वाली सम्पत्ति का कोटेशन संलग्न करें)
7. प्रस्तावित परियोजना से आय-व्यय का विवरण
  1. वर्ष की कुल आय राशि
  2. वर्ष की कुल व्यय राशि (ब्याज शामिल किया जा सकता है)
  3. शुद्ध लाभ (विस्तृत विवरण संलग्न करें)
8. ऋण की पुर्नभुगतान अवधि .....वर्ष
9. जाति (अनुसूचित/अनुसूचित जनजाति)

आवेदक के हस्ताक्षर



## शाखा प्रबन्धक की संस्तुति/स्वीकृति

आवेदक श्री/मेसर्स.....

द्वारा प्रस्तुत आवेदित ऋण से सम्बन्धित विवरण सही है तथा परिपत्रों, प्रस्तावित प्रतिभूति आदि की जांच कर ली गई है। ऋण, प्रतिभूति/जमानती द्वारा की सम्पत्ति से सुरक्षित रहेगा। आवेदक एवं जमानतदार ईमानदार व भरोसेमन्द है। अतः जांचोपरान्त उक्त आवेदक को अंकन.....  
(रूपये शब्दों में).....

.....मात्र ऋण/ऋण सीमा की संस्तुति/स्वीकृति की जाती है।

वरिष्ठ सहायक/सहायक आंकिक

शाखा प्रबन्धक

(सील)

दिनांक.....

### जिला सहकारी बैंक मुख्यालय की रिपोर्ट

मेसर्स.....के द्वारा.....व्यवसाय हेतु

आवेदित ऋण सीमा से सम्बन्धित समस्त परिपत्रों, प्रस्तावित प्रतिभूति आदि की जांच की गयी।

जांचोपरान्त उक्त फर्म को अंकन रू0.....(.....

.....) की ऋण सीमा स्वीकृति करने की संस्तुति की जाती है।

वरिष्ठ प्रबन्धक (विकास)

सचिव/महाप्रबन्धक

### साख समिति/संचालक मण्डल की स्वीकृति का विवरण

प्रमाणित किया जाता है कि संचालक मण्डल/

साख समिति की बैठक दिनांक.

.....के प्रस्ताव संख्या.....में मे0.....

को.....के व्यवसाय हेतु ऋण सीमा स्वीकृत करने पर विचार

किया गया तथा सर्वसम्मति से उक्त फर्म को अंकन.....

रूपये की ऋण सीमा स्वीकृत करने का निर्णय लिया गया है।

दिनांक.....

सचिव/महाप्रबन्धक



# DEMAND PROMISSORY NOTE

Place.....

Date.....

Rs. ....

On demand I/We.....

.....  
Promise to pay to Zila Sahkari Bank Ltd., Ghaziabad Or order the sum of  
Rs..... (Rupees.....  
together with interest on the such sum from this date at the rate  
of..... percent per annum with.....interest  
for value received.

Signature.....

(Name &.....

Address).....



# LETTER OF CONTINUITY

Place.....

Date.....

Whereas on.....Zila Sahkari Bank Ltd. Ghaziabad Branch.....(hereinafter called the Bank' agreed to sanction me a term/cc limit loan of Rs. ....(Rupees..... only) on such conditions as may have been seperately agreed to between me and the bank and in consideration of the said loan being made. I have duly signed and delivered to the Bank a demand promisory note for the sum of Rs. .... Rupees.....only)

I hereby agree and under take that the said promisory note for Rs..... only is to stand and be regarded as a continuing security and to be enforceable for all money which now are or which may at any time hereafter become due and owing me to the Bank on the said loan account and on any other account and whether or not from time to time there be nothing owing on the loan account or the same respectively be at credit.

Place :.....

Your's faithfully

Date :.....

(Borrowers)

Address.....

.....



(To be Executed on stamp worth Rs. 100/-)
--

## TERM LOAN AGREEMENT

This loan agreement is made on this.....day of  
.....200..... between.....

(Hereinafter called the 'borrower' which term shall include his and each of his legal heirs, representatives, executors, administrators, successors and assigns) of the ONE PART and Zila Sahkari Bank Ltd. Ghaziabad a society registered under The Uttar Pradesh Cooperative Societies Act. 1965 (U.P. Act No. 11 of 1966) and having its registered Office at R.D.C. A-20, Rajnagar, Ghaziabad and Branch.....(hereinafter called the bank which expression shall include its successors and assigns) of the OTHER PART,

WHEREAS THE borrower (s) has approached "the bank" for a Term loan limit of Rs..... under Pandit Dindayal Upadhyay Sahkari Swarojgar Yojna and WHEREAS the bank has agreed to fix a total loan limit of Rs..... by way of term loan for the purposes under scheme on the terms and conditions mentioned below and upon security of mortgage of the property more fully described in the schedule I hereunder :

### NOW THIS AGREEMENT WITNESSETH AS UNDER :

1. The bank shall lend to the borrower(s) a term loan of Rs.....  
(Rupees.....).

The bank shall be entitled to disburse the loan in stages and for the different purposes under the scheme.

2. The borrower(s) shall repay the said term loan in the manner and on dates as may be fixed by the bank at the time of disbursement of the Loan at each stage and for different purposes under the Scheme.



- 3 A. The borrower(s) shall pay interest at the rate.....Percent Per annum with .....rests. Interest payable by the borrowers shall be subject to changes/variations in interest rates made by Reserve Bank of India/Bank from time to time. The bank shall have the discretion to decide the manner of computation of interest and charging thereof in the account.
- 3 B. Interest shall be calculated on the daily balance due to the bank in the said account and shall be charged on the account on the last working day of the quarter so long as the debt herein incurred is not paid by the borrower(s) in its entirety and will form part of the principal and carry interest at the above mentioned rate.
- 3 C. Interest shall be payable quarterly irrespective of dates of payment of the instalments fixed.
- 4 A. The borrower agrees to pay additional interest at 2% P.A. as penal interest in case of default in payment of interest or instalments on the due date (s), on the amount in default from the date of default.
- 4 B. Charging of additional interest shall be without prejudice to any other right available to the bank.
- 5 A. The bank shall be entitled at its option to recall the entire outstanding together with interest and other charges in the following cases.
- a. In case the borrower(s) defaults in payment of any instalment or interest.
  - b. In case the borrower(s) contravenes any of the terms and conditions of the loan and/or of this agreement.
  - c. In such other cases/circumstances as the bank may deem fit and proper.
- 5B. In the event of bank exercising its power to recall as aforesaid, the borrower(s) undertakes that irrespective of the period for which the loan is made, the borrower(s) shall pay to the bank immediately after demand whereby the recall is made, the balance then outstanding on the said account together with interest and all other charges due thereunder.



6. The borrower(s) hereby agrees and undertakes to create mortgage in favour of the bank in the form and manner as may be required by the bank of the property described in schedule I hereunder to secure the outstanding under the said term loan besides interest, costs and other charges thereon.
7. The borrower(s) shall not create lien, charge, mortgage or encumbrances of any kind whatsoever on/of the property described in Schedule I hereof in favour of any person other than bank without the consent of the bank in writing.
- 8 A. The borrower(s) agrees to keep fully insured for the full market value of the property or assets created out of the Loan in the name of the borrower(s) and the bank clause against risk of damage, loss, destruction by fire and such other risk as may be prescribed by the bank and keep up such insurances until the amount due under the term loan is paid in full to the bank. In case the borrower(s) fails at any time to insure and pay the necessary premium, the bank may without being bound to do so get the said property/assets insured and debit the amount of premium to the borrower's account. The premium so paid will carry interest at the same rate as of the amount advanced and become a part of the principal amount.
- 8 B. The bank shall be entitled to file claim and also pursue legally against insurance company for recovery of the loss. All sums received under any such insurances as aforesaid shall be received by the bank and applied in or towards the liquidation of the balance due to the bank. It is expressly agreed that the bank shall not incur any liability to the borrower(s) if it fails to lodge any claim under any policy with the Insurance Company within the time prescribed under such policy/law or for any reasons whatsoever. The bank shall not incur any liability to the borrower(s) for not bringing any suit for recovery of insurance money or allowing such suit to be barred by time.
- 8 C. It is also agreed that the bank shall have the absolute right to adjust, settle, compromise or refer to arbitration, without reference to or consent of the borrower,(s) any dispute in connection with or arising under any policy of insurance and any of the assured and such act of the bank shall be valid and binding on the borrower(s) but shall not impair the right of the bank to recover its dues from the borrower(s).



9. The borrower(s) shall continue to pay all rates accruing due in respect of the property/assets to be mortgaged and perform all the terms and conditions of the document(s) of title on which the borrower(s) holds the property/properties.
- 9 A. The borrower declares that the property is self occupied/vacant.
- 9 B. The borrower(s) agrees that subsequent to availment of the loan if the property is proposed to be let out by the borrower,(s) bank's permission would be required. The bank would accord this permission only where the proposed lease is in favour of an institution of repute and lease rental/ monthly rent will be assigned to the bank.
10. The bank shall always be at liberty to stop making advances at any time without previous notice and without assigning any reason even though the term loan limit has not been fully availed.
- 11 A. The borrower(s) shall permit the bank, its agents and servants from time to time and at all times to enter into and upon the premises/property which are mortgaged/charged in favour of the bank to view, inspect and value the same and make inventories of the assets.
- 11 B. The bank from time to time shall be at liberty to have the property/assets as aforesaid valued by an appraiser appointed by the bank and the fees and expenses on such appraisal shall be paid by the borrower(s).
- 11 C. The borrower(s) undertakes to render to the bank and its servants all facilities, as may be required for any of the purposes aforesaid.
12. That the amount due to the bank on this account shall be payable by the borrower(s) at Branch office of the bank where the account is maintained.
13. That incidental charges at the rate fixed by the bank from time to time at its desertion shall be debited to the said account for half year or part there of and will form part of principal and carry interest at the same rate as of the amount advanced.



14. The borrower(s) agrees and hereby give to the bank during the currency and for the payment of the said term loan account, a general lion and right to set off and combine accounts without notice and charge on all movable property of every description coming into their possession on account of the borrower(s) for the time being held by the bank on behalf of the borrower(s) singly or jointly with others in India or elsewhere including, without prejudice to the generality, any monies bullion, deposits, deposit receipts, promissory notes, bill of exchange, cheques, railway receipts, Govt. bills and other documents of every description.
15. Any demand herein may be made on the borrower(s) by an officer of the bank or any notice in writing under the hands and seal of any such officer either served personally on the borrower(s) or left at or sent by post to them at their address registered/available with the bank.



# SCHEDULE - I

(Description of property/Properties)

Village.....Tehsil.....Distrect.....

KHATA NO. ....Khasra NO.....

Land in Hect .....Revenue.....Share.....

# SCHEDULE - II

(Description of title deed (s))

Describe the particulars of property to be mortgaged.

Attach also plan

# SCHEDULE - III

The Loan amount of Rs.....is payable in.....equal monthly instalment of Rs.....and first of such instalment of Rs.....shall be payable on.....or before.....day of month.....or before of the each month of calander year.

**BORROWER(S)/EXECUTANT(S)**

**For Zila Sahkari Bank Ltd. Ghaziabad**



(To be Executed on stamp worth Rs. 100/-
---

# GUARANTEE-AGREEMENT

This Indenture made this.....day  
of.....by (1) Shri/Smt.....  
S/o/W/o.....residing at.....  
..... (hereinafter referred to  
as 'the Guarantor (s) which expression shall unless excluded by or repugnant to  
the contest be deemed to include his/her/their heirs, executors, administrators  
and assigns')

## AND

Shri/Smt./Kum./.....  
residing at.....Borrowers.....  
.....hereinafter referred to as 'the  
Borrower' which expression shall unless excluded by or repugnant to the contest  
be deemed to include his heirs, executors, administrators and assigns) in favour  
of the Zila Sahkari Bank Ltd., Ghaziabad a society registered under the Uttar  
Pradesh Cooperative Societies Act 1965 (No. 11 of 1966) and having its registered  
office at Ghaziabad (hereinafter referred to as 'the Bank' which expression shall  
unless excluded by/or repugnant to the contest be deemed to include its  
successors and assigns). Whereas the Borrower and the Guarantor (s) jointly  
requested the Bank Branch..... to grant  
a Term Loan Limit of Rs..... to the Borrower for the purposes under  
the Pandit Dindayal Upadhyaya Sahkari Swarojgar Yojna of the Bank.

AND WHEREAS the Bank Branch.....  
.....at the aforesaid request of the borrower  
and guarantor (s) agreed to grant a Term Loan Limit of Rs.....  
as aforesaid upon the guarantor(s)



guaranteeing payment of the said sum of Rs..... granted as aforesaid but not exceeding in the aggregate the sum of Rs..... (Hereinafter referred to as 'the principal sum') and interest costs, charges and expenses in relation thereto in the manner hereafter appearing.

**NOW THIS INDENTURE WITNESSETH** and it is hereby covenanted and agreed as follows :-

1. If at any time default shall be made by the Borrower in the payment on demand of the principal sum or part thereof or interest costs, charges, expenses, and/or any other money for the time being due to Bank under or in respect of the amount of the loan advanced as aforesaid, the guarantor (s) will on demand pay to the Bank the principal sum or part thereof or interest costs, charges, expenses and other moneys as shall be then due to the bank as aforesaid and will indemnify and keep indemnified the Bank against all loss of principal, interest or other moneys due as aforesaid and all costs, charges and expenses whatsoever, which the Bank may incur by reason of any default on the part of the Borrower.
2. The Bank shall have the fullest liberty without affecting this guarantee to postpone for any time or from time to time to enforce or forbear to enforce any remedies or securities available to the Bank and the guarantor (s) shall not be released by any exercise by the bank of its liberty with reference to the matter aforesaid or any of them or by reason of time being given to the Borrower or 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 matter or thing whatsoever which under the law relating to sureties would but for this provision have the effect of releasing the guarantor (s).
3. In case the said advance is further intended to be secured by pledge/mortgage of any movable or immovable security for a part or the entire amount of the loan, in favour of the Bank the Guarantor (s) agree (s) that no failure in acquiring or obtaining such security shall have the effect of releasing the Guarantor (s).
4. The Guarantee herein contained shall be enforceable against the Guarantor (s) notwithstanding that the securities or any of them or any other collateral securities that the Bank may have obtained or may obtain from the Borrower shall at the time when court proceedings are taken against the Guarantor (s) hereunder be outstanding or unrealised.



5. The bank shall be at liberty to take in addition to the subsisting securities or any other securities for the said advance or any part thereof and to release or forbear to enforce all or any of its remedies upon or under such securities and any other collateral security or securities now held by the Bank and that no such release or forbearance as aforesaid shall have the effect of releasing the guarantor (s) from his/their liability or of prejudicing the Bank's right and remedies against the Guarantor (s) 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(s) in respect of the said advance 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 realising the amount of the Bank's claims and notably only with other persons (if any) entitled to the benefit of such securities respectively.
6. In order to give effect to the guarantee herein contained the Bank shall be entitled to act as if the Guarantor (s) was the principal debtor to the Bank for all payments guaranteed by him/them as aforesaid to the Bank.
7. The guarantee herein contained is a continuing one for all amounts due to the Bank by the Borrower(s) under or in respect of the aforesaid advance granted as aforesaid as also for all interest costs and other moneys which may from time to time become due and remain unpaid to the Bank hereunder.
8. The guarantee shall be irrevocable and enforceable, against the guarantor (s) notwithstanding any dispute between the Bank and Borrower(s).
9. The Guarantor (s) hereby agree (s) and undertake(s) forthwith on demand by the Bank to deposit with the Bank such sum or security or further sum or security as the Bank may from time to time specify for the due fulfillment of his/their obligation under this guarantee and any security so deposited with the bank may be sold by the Bank after giving to the Guarantor(s) reasonable notice of sale and the said sum or the proceeds of the sale of the securities may be appropriated by the Bank in or towards satisfaction of the said obligations and any liability arising out of non fulfillment thereof by the Guarantor(s).
10. It is agreed by the Guarantor(s) that notwithstanding any variation made in the terms of the aforesaid arrangements of any composition between the Bank and the Borrower or any promise given by the Bank to the Borrower(s) to give time to or not to sue or the Bank parting with any of the securities given by the Borrower(s), the Guarantor(s) shall not be released or discharged of his/their obligations under this guarantee and in the event of such variation composition, promise or parting with security the Guarantor(s) shall be deemed to have consented to the same.



11. In the event of the death of the Guarantor(s) during the subsistence of the liability of the borrower(s) to the Bank as aforesaid the Borrower(s) shall offer such other person or persons as the Bank deem proper as Guarantor or Guarantors in the place of the deceased Guarantor(s) and if the Bank agrees to accept the guarantee of such a person or persons the said new Guarantors shall execute a fresh deed of Guarantee in favour of the Bank and such deed shall be in such form as the bank may require and until such new deed of Guarantee is executed and registered the liability of the Guarantor(s) herein will remain unaffected and unimpaired. Provided however, that the execution of the fresh deed of Guarantee as aforesaid shall not affect any liability of the Guarantor(s) for payment of the principal sum, interest and other moneys payable as aforesaid and which have already become due and payable by the Borrower to the Bank at the date of the fresh execution of guarantee but have not been paid in full.

IN WITNESS WHEREOF the Guarantor(s) and the Borrower(s) have hereunto set their respective hands the day and year first above written.

**Guarantor (s)/Executant**

**Witnesses**

1. ....

.....

2. ....

.....

1. **Signature**

**Name**

**Occupation**

**Address**

2. **Signature**

**Name**

**Occupation**

**Address**

**For and on behalf of the bank**



# LAWYER'S CERTIFICATE

TO.

The Manager,  
Zila Sahkari Bank Ltd, Ghaziabad  
Branch.....

Dear Sir,

Sub : Verification of title and search of registration records pertaining to the  
Property Premises NO. ....Street.....Town or City,  
Plot NO. ....Khatian NO. ....Mouza.....  
District.....Police Station.....State.....

I have examined the documents detailed below handed over to me by the  
Bank/Sri/Smt.....in respect of the above  
mentioned property. These documents cover a period of.....  
Years. Shri/Smt. ....is/are the  
present owner/s of the property who, I understand, propose (S) to mortgage the  
same to the Bank as security for his/her/ their borrowings/to secure his/her/their  
commitments to the Bank as a guarantor(s) to sell the same to Shri/  
Smt.....I have also made a search of the Registrar's  
Books\*.....from the date of the first document of  
title upto.....and have to report that the aforesaid  
borrower's/vendor's guarantor/s title to the property is clear and unassailable and  
that the property is absolutely free from all encumbrances, lien and charges. Shri/  
Smt. ....the prospective  
purchaser of the above mentioned property will also acquire an good and marketable title  
thereto on purchase from Shri/Smt. ....the  
vendor (s) certify that the bank can safely accept the following documents on the  
relative property to form the subject of a security on mortgage.

List of documents examined by me with names of parties and dates thereof.

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

Yours faithfully

Dated the.....

Advocate

\*(Name of the office of the Registrar with address)

- Note: (a) This Certificate should be obtained in the letter head of a lawyer of the bank's selection  
(b) Minimum twelve years, Search of the Registrar's records is necessary.  
(c) Full description of the documents/conveyances e.g. sale deeds. partition  
deed, etc, should be clearly mentioned in the certificate.  
(d) Portions not required may be deleted.



## AGREEMENT TO MORTGAGE APPLICABLE IN THE CASE OF INDIVIDUAL/PROPRIETORSHIP FIRM

THIS AGREEMENT made this.....day of.....  
two thousand and.....BETWEEN Zila Sahkari Bank Ltd. Ghaziabad  
registered under the U.P. Co-operative Section Act. 1965 (U.P.Act NO. 11-8-1996) having its Head  
Office at R.D.C., A-20, Rajnager, Ghaziabad (hereinafter alled 'the Bank' which expression shall  
include wherever the context so admits its successors and assigns) of the One Part AND

.....  
...../a company incorporated under the Compaines  
Act. 1956 and having its registered office at...../sons(s)  
of.....at.....as sole  
properietor/partners thereof (hereinafter called 'the Borrower(s)' which expression shall in-  
clude wherever the context so admits its successors and assigns/his/theirs executors, repre-  
sentative and assign (s) of the Other Part:

WHEREAS the bank has granted or agreed to grant to the Borrower (s) banking facili-  
ties by way of Overdraft and Cash Credit and/or Pronote of Loan account or accounts unto the  
aggregate limit of Rs. ....(in words) to the Borrowers  
(upon the terms and conditions set forth in the Hypothecation Agreement date the  
..... and made between the Bank of the one part and the Bor-  
rowers (s) of the other part upon inter alia the terms and conditions hereinafter appearing:

AND WHEREAS it has been agreed by and between the parties hereto that the Borrowers  
(s) should create in favour of the Bank a Mortgage by Deposit of Title Deeds (Particulars  
whereof are set forth in the First Schedule hereto) of his/its/their immovable property (Particu-  
lars whereof are forth in the Second Schedule hereto) TOGETHER WITH the buildings, struc-  
tures and fixtures erected on or affixed thereto and other building, structures which may  
hereafter be erected on or affixed to or situated on the said immovable property as security  
inter alia fir the due repayment by the Borrowers (s) to the Bank the said aggregate advance of  
Rs. ....(in words) with interest  
thereon and costs and other moneys in relation thereto.

AND WHEREAS the parties are desirous of recording the terms which have already  
been agreed to between themselves of the said security to be created by way of Mortgage by  
Deposit of Title Deeds over the Borrower's said immovable property.

NOW THIS AGREEMENT RECORDS THAT IT HAS BEEN AGREED BY AND BETWEEN  
the parties as follows.

1. That the said Mortgage by Deposit of Title Deeds shall be created by the Bor-  
rowers (s) for the purpose of Securing payment to the Bank on demand of all moneys payable  
of to become payable at any future time to the Bank in respect of the said Overdraft and/or  
Cash Credit and/or pronote or loan account or any other account or accounts and any other



moneys now owing or which shall at any time hereafter be owing in respect of the said account or accounts of them in the name of the borrower (s) in the Books of the Bank at its office at.....  
or elsewhere upto a maximum limit of Rs. ....percent (in words)  
together with interest on the abovementioned at the rate of.....per annum to be compound on quarterly basis so long as any money within the limit aforesaid shall remain due owing on the said account or accounts or any of them and all discounts, commissions, insurance premia, costs, charges and expenses and legal costs (as between attorney and client) incurred by the Bank in relation thereto PROVIDED HOWEVER THE BANK SHALL AT any time and from time to time be entitled to give notice to the Borrower (s) of its intention to change the rate and terms of interest and may thereafter charge interest at such rate and on such terms as it may specify and this document shall be construed as if such revised rate and terms were expressly mentioned herein and were agreed to be paid and secured.

2. That the said Mortgage to be created by deposit of Title Deeds would be available as security not with standing any fluctuation in the Overdraft and/or Cash Credit and/or Pronote or Loan account or accounts or any of them and be unaffected by any other security which might be held by the Bank for the said account/accounts or any of them and that for the purpose of Section 79 of the Transfer of Property Act. 1882 but otherwise without prejudice to the liability of the Borrower (s) to the Bank the sum of Rs.....  
(in words) should be expressed as the maximum amount to be secured by the said Mortgage by Deposit of Title Deeds.

3. The Borrower (s) further undertake (s) to the Bank that during the continuance of the said Mortgage to be created by Deposit of Title Deeds the Borrower (s) will not without the written consent of the Bank first have and obtained, grant any lease of or create any further charge on the mortgaged property or any part thereof in favour of any person or persons, firm or company or any other body corporate and that any lease or charge of granted or created or created without the aforesaid consent of the Bank shall not and will not be binding on the bank and will be treated bank as void and inoperative.

4. The Borrower (s) further undertake (s) to execute and complete a legal mortgage by written instrument at his/its/their costs if and when required by the Bank in such form and containing such provision including a power of sale as the bank may require for better securing the repayment of all money to be secured by the said Mortgage by Deposit of Title Deeds as aforesaid.

5. The Borrower (s) declare (s) and acknowledge (s) that the documents to be deposited as set out in the First Schedule hereunder are the only documents in his/its/their possession relating to the property intended to be mortgaged by the said Deposit of Title Deeds.

6. In Witness Whereof these presents have executed by the bank by its instituted Attorney and the Borrower (s)/the Common Seal of the Borrower as hereunto been affixed on the day and year first above written.



**THE FIRST SCHEDULE ABOVE REFERRED TO :**

**List of Title Deeds**

[(a) Date of each document, (b) nature of each document such as Sale Deed, Lease Deed, etc. and (c) Parties to each document should be clearly stated.]

**THE SECOND SCHEDULE ABOVE REFERRED TO :**

**Description of the Property**

[(a) municipal number of the premises, (b) touzi NO, Khatian NO, Dag NO., Mouza, Pargana, District and Police Station within whose jurisdiction the land is situated and the area there of should be stated, (c) if there is any building, a description of the Building should also be given.)

SIGNED ON behalf of Zila Sahkari Bank Ltd., Ghaziabad by Shri. ....  
its.....  
and Constituted Attorney appointed by the Power of Attorney dated the.....day of  
.....200.....in the presence of.....  
.....

**SIGNED SEALED AND DELIVERED**

by Shri.....  
at.....  
in the presence of : .....



**जिला सहकारी बैंक लि०, गाजियाबाद**  
**ZILA SAHKARI BANK LTD., GHAZIABAD**

दिनांक

प्रिय महोदय,

मैं/हम आपको अपनी रू०.....को विधिवत पृष्ठांकित जमा रसीद/रसीदें सं०.....दिनांकित.....को प्रोनोट/ओवरड्राफ्ट/कैश क्रेडिट खातों में मुझे/हमको दिए गए अग्रिम रू०.....की सीमा तक तथा अन्य कोई अग्रिम जो मुझे/हमको आगे चलकर स्वीकृत किया जाये प्रतिभूति के रूप में धारित करने हेतु सादर सौंपता हूँ/सौंपते हैं।

Dear Sir,

I/We beg to hand you my/our Deposit Receipt (s) NO. (S).....Dated..... for Rs. ....duly endorsed, to be held by you as security for advance/s to me/us to the extent of Rs. ....in Pronote/Overdraft/Cash Credit Account with you and for any further advance/s that may be granted to me/us later on.

2. मैं/हम एतद् द्वारा आपको अधिकृत करता हूँ/करते हैं कि मांग दिये जाने पर (इस प्रकार की मांग के लिए मेरे/हमारे उपरोक्त पते पर पंजीकृत डाक/डाक प्रमाण पत्र भेजा जाय) कथित रकम के वापस करने में यदि मैं/हम असफल रहूँ/रहे तो उस पर जमा दर से ऊपर..... प्रतिवर्ष न्यूनतम.....प्रतिशत की दर से ब्याज मासिक/त्रैमासिक/अर्द्ध-वार्षिक गणना सहित या ऐसी धन राशि जो बैंक की लेखा पुस्तकों में मेरे/हमारे द्वारा देय या दातव्य अंकित हो, की मेरी/हमारी ओर से बिना किसी पूर्व सहमति या मुझे/हमको बताये बिना मेरे/हमारे ऊपर देय बकाया पूर्ण धन राशि को मेरे/हमारे नाम पर तत्समय प्रस्थापित मियादी जमा खाते/खातों में से काट लें, चाहे उक्त प्रस्थापित मियादी जमा रसीद/रसीदें भले ही भुगतान हेतु देय न हुई हों।

I/We hereby authorise you, in the event of my/our failing on demand (such demand being made in a letter written to me/us and sent by registered post/certificate of posting to my/our address as given above) to repay the said sum, with interest thereon rests or whatever amount may be due and owing by me/us according to the books of the Bank to deduct without further consent on my/our part or reference to me/us, the full amount due by me/us to the Bank, from the money for the time being standing in my/us, the full amount due me/us to the Bank from the money for the time being standing in my/our name if Fixed Deposits Account/s notwithstanding the fact that the Fixed Deposit (s) has/have not yet matured.

3. मैं/हम आपको इस बात के लिए भी आटफ रूप से अधिकृत करता हूँ/करते हैं कि बिना मेरी/हमारी पूर्व अनुमति के बिना मुझे/हमको बताये हुए ही बकाया रकम की जमा रसीद/रसीदों की रकम से देय तिथि पर अथवा



उसकी देय तिथि से पूर्व, जैसा अपेक्षित समझें समायोजित कर लें, यदि उस समय तक मैं/हम खाते को समायोजित करने में असमर्थ रहा हूँ/रहे हैं। जमा रसीद/रसीदों की रकम समायोजित करने के बाद भी यदि कोई कमी रह जाती है तो उसे पूरा करने का मैं/हम वचन देता हूँ/देते हैं। यदि समायोजन के बाद कोई फालतू रकम बचती है तो उसे पे आर्डर (भुगतान आदेश) द्वारा मुझे/हमको भेज दिया जाये।

**I/We further irrevocable authorise you without further consent on my/our part or reference to me/us to adjust the amount of the outstanding from the proceeds of the Fixed Deposit Receipt (s) either on its due date, or even before its maturity, as occasion may require in case I/We fail to adjust the account before that time. I/We also undertake to make good any deficit that may arise after application of the said proceeds. In case there is any surplus left. The same may be remitted to me/us by your pay order.**

4. मेरी/हमारी पूर्व अनुमति के बिना या मुझे/हमको बताये बिना ही मेरी/हमारी उपर्युक्त जमा रसीद/रसीदें जो मुझे/हमें स्वीकार किये गए अग्रिम को कम करने/समापन हेतु प्रतिभूति के रूप में आपके पास रखी गयी है, उस पर अर्जित सम्पूर्ण ब्याज अग्रिम के/समायोजन में लगाने हेतु भी मैं/हम आपको अधिकृत करता हूँ/करते हैं।

**I/We also authorise you to apply without further consent on my/our part or reference to me/us the entire proceeds of interest accrued on my/our aforesaid Fixed Deposit Receipt (s) held by you as security towards reduction/liquidation of the advances allowed to me/us there-against.**

5. जब तक बैंक मेरा/हमारा दायित्व अनुभक्त रहता है, यह निहित है कि (1) आपको मेरे/हमारे द्वारा दिया उपर्युक्त प्राधिकरण अपरिवर्तनीय रहेगा और ऐसा करने के लिये सभी जोखिमों व उत्तरदायित्वों से आप पूर्णतः क्षतिमुक्त रहेंगे। और भी (2) एतद्वर्णित जमा रसीद/रसीदों के प्रतिस्थापन में आपके द्वारा जारी की गई अनुवर्ती रसीद/रसीदें चाहे उन पर मेरे/हमारे पृष्ठांकन हों या न हों, उपरोक्त शर्तें समान रूप से लागू होंगी।

**So long as my/our liability to the Bank remains undischarged, it is, understood that (1) the aforesaid Authority given to you by me/us will remain irrevocable and you are fully indemnified against all risks and responsibilities for doing so, and also that (2) the foregoing conditions will apply equally to any Deposit Receipt (s) issued by you in substitution of that/ these herein mentioned even though such subsequent Receipt (s) may not bear my/our endorsement (s).**

भवदीय  
Yours faithfully