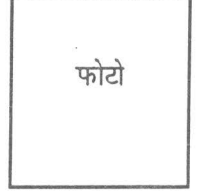
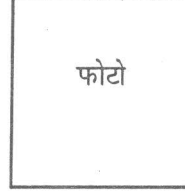




# ऊधमसिंह नगर डिस्ट्रिक्ट को-आपरेटिव बैंक लि०, रुद्रपुर

## ट्रेक्टर/ट्राली क्रय करने हेतु ऋण आवेदन पत्र

शाखा प्रबन्धक,  
ऊधमसिंह नगर डिस्ट्रिक्ट को-आपरेटिव बैंक लि०,  
शाखा.....



महोदय,

मैं/हम ट्रेक्टर/ट्राली.....क्रय करने हेतु अंकन.....ऋण के लिए प्रार्थना करते हैं व निम्न सूचनायें प्रस्तुत करता/करते हैं-

### 1. आवेदक/आवेदकों का विवरण :-

क्र० सं०	आवेदक का पूरा नाममय वल्दियत	उम्र	शैक्षिक योग्यता	ग्राम	पत्रालय	वार्षिक आय	टेलीफोन नं०
अ							
ब							
स							

### 2. आवेदक/ आवेदकों के परिवार की स्थिति :-

क्र० सं०	परिवार के अन्य सदस्यों के नाम	सम्बन्ध	क्या आश्रित हैं	वार्षिक आय
अ				
ब				
स				
द				

3. जाति जिससे सम्बन्ध रखता है- अ- अनु० जाति/ जनजाति/ अन्य पिछड़ा वर्ग/ अल्प संख्यक।  
ब- लघु / सीमान्त कृषक।

### 4. जमा खाता यदि कोई हो

क्र० सं०	बैंक का नाम	शाखा का नाम	खाता संख्या	जमा धनराशि

5. ऋणी के पास उपलब्ध कृषि योग्य भूमि का विवरण- भू- अभिलेख की राजस्व विभाग से प्राप्त नकल संलग्न की जाय। भूमि पर पहुँचने हेतु साइड मैप संलग्न करें।

क्र० सं०	ग्राम	खसरा/खतौनी संख्या	कुल उपलब्ध जोत एकड़ में				कुल में से सिंचित भूमि (एकड़ में)	सिंचाई का साधन	भार यदि कोई हो
			स्वयं की	पट्टे पर	बटाई पर	योग			



6. वर्तमान वार्षिक आय-

अ- कृषि आय.....

ब- अन्य आय.....

योग -

7. यदि ऋण लिया है, तो देनदारियों का विवरण दें-

संस्था का नाम	ऋण का उद्देश्य	वर्तमान लगा ऋण	बकाया यदि हो	प्रतिभूति जो जमा है	वर्ष में अदा की जाने वाले जमा / किस्तें
1. सहकारी समिति					
2. डी0सी0बी0 शाखा					
3. अन्य बैंक					
4. अन्य सरकारी देय					

8. जमानती के रूप में देनदारी-

नाम जिसकी जमानत ली है	बैंक / संस्था का नाम	ऋण राशि की अवशेष धनराशि	खाते की स्थिति	सामान्य / बकाया

9. चल सम्पत्ति / अचल सम्पत्ति का विवरण-

क- चल सम्पत्ति	संख्या/विवरण	अनुमानित मूल्य (रू0 में)	ख- अचल सम्पत्ति	संख्या / विवरण	अनुमानित मूल्य (रू0 में)
1. बैल			1. भूमि		
2. दुधारू पशु			2. भवन		
3. मुर्गियां			3. ट्रैक्टर शैड		
4. पम्प सैट/कृषि यन्त्र/इंजन			4. मछली तालाव आदि		
5. वाहन			5. अन्य		
6. अन्य					
योग			योग		

10. क्रय किये जाने वाले ट्रैक्टर / कृषि यन्त्र का विवरण-

- निर्माता कम्पनी का नाम.....
- मेक.....3. मॉडल.....4. अश्व शक्ति.....
- ट्रैक्टर के साथ क्रय किये जाने वाले अन्य उपकरण.....
- आपूर्तिकर्ता डीलर का नाम.....
- कुल मूल्य ट्रैक्टर रू0.....अन्य उपकरण.....कुल योग.....

11. कृषि कार्य से अर्जित कार्य का विवरण

अ- वर्तमान में (ट्रैक्टर क्रय से पूर्व)			ब- प्रस्तावित (ट्रैक्टर क्रय के उपरान्त)		
फसल	भूमि (एकड़ में )	उत्पादन का कुल मूल्य	फसल	भूमि (एकड़ में )	उत्पादन का कुल मूल्य
खरीफ			खरीफ		
रबी			रबी		
गन्ना			गन्ना		
अन्य फसल			अन्य फसल		
कुल योग (अ)			कुल योग (ब)		



- (i) कृषि कार्य से अर्जित कुल आय (3 ब - 3 अ).....
- (ii) किराये/ट्रान्सपोर्ट के रूप में उपयोग आय.....
- (iii) ट्रैक्टर के उपयोग से अर्जित कुल आय.....

12. प्रस्तावित प्रतिभूति का विवरण-

अ- बैंक द्वारा ऋण के रूप में दिये जाने वाले ट्रैक्टर/ट्राली आदि को बैंक के पक्ष में दृष्टिबन्धक किया जायेगा।

ब- प्रतिभूति हेतु बन्धक की जाने वाली भूमि का विवरण-

धारक का नाम मय वल्लिदयत	खसरा/खतौनी संख्या	कुल रकबा एकड़ में	ग्राम	अनुमानित मूल्य

स- अन्य चल सम्पत्ति/बैंक सावधि जमा/एन0एस0सी0 आदि।

13. प्रस्तावित जमानतियों का विवरण

क्र. सं.	जमानती का नाम मय वल्लिदयत	ग्राम	पोस्ट	सम्पत्ति का अनुमानित मूल्य					वार्षिक आय	देनदारी यदि कोई हो
				भूमि	भवन	कृषि यंत्र	पशुधन	योग		

**घोषणा पत्र**

एतद् द्वारा मैं/हम वचन देता हूँ/देते हैं तथा प्रमाणित करता हूँ/करते हैं कि-

1. मेरे/ हमारे द्वारा ऋण आवेदन पत्र तथा उसके साथ संलग्न प्रमाण पत्रों में दी गयी सूचनायें मेरी / हमारी जानकारी एवं विशाल के अनुरूप सत्य व सही है। और इसमें ऐसा कोई उल्लेख नहीं है जिससे भविष्य में बैंक के हितों को नुकसान हों। ऋण प्रार्थना पत्र में मेरे/हमारे द्वारा दी गयी कोई सूचना गलत हो तो बैंक को अधिकार होगा कि वह मेरे/हमारे ऋण आवेदन पत्र को अस्वीकृत कर दें।
2. मुझे/हमको स्वीकृत ऋण राशि का उपयोग उसी उद्देश्य हेतु किया जायेगा जिस हेतु ऋण स्वीकृत किया जायेगा।
3. मेरे/ हमारे द्वारा वह सभी सूचनायें उपलब्ध कराई जायेगी जो मुझे / हमें ऋण स्वीकृत करने अथवा बैंक की ऋण की सुरक्षा हेतु आवश्यक होगी, साथ ही यदि मेरे/हमारे द्वारा प्रेषित सूचना बैंक के हित में किसी अन्य को उपलब्ध कराया जाता है तो मुझे कोई आपत्ति नहीं होगी।
4. मेरे / हमारे द्वारा ऋण प्राप्त करने हेतु प्रतिभूति के रूप में दी गयी बचत सम्पत्ति मेरे/हमारे स्वयं की है तथा उक्त सम्पत्ति मेरे/हमारे द्वारा किसी अन्य कार्य हेतु रहन नहीं रखी गयी है।
5. मैं/हम यह भी वचन देता हूँ/देते हैं कि मेरे/हमारे द्वारा ऋण आवेदन पत्र में उल्लिखित के अतिरिक्त किसी बैंक/संस्था से ऋण नहीं लिया गया है।
6. ऋण से क्रय किये गये वाहन/ ट्रैक्टर पर बैं के नाम का बोर्ड लगाने पर मुझे / हमें कोई आपत्ति नहीं होगी।
7. उक्त ऋण से सम्बन्धित सभी नियम एवं शर्तें मुझे/ हमें मान्य होगी।



आवेदन कर्ता का नाम

हस्ताक्षर / निशानी अँगूठा

1. ....

.....

2. ....

.....

3. ....

.....

4. ....

.....

दिनांक.....

स्थान.....

संलग्नक-

- 1- भूमि का उद्घरण / खतौनी की नकल
- 2- भारत रहित प्रमाण पत्र
- 3- डीलर का प्रोफार्मा इन्वाइस
- 4- राशन कार्ड की प्रति



टी.एल.-2

**ऊधमसिंह नगर डिस्ट्रिक्ट को-आपरेटिव बैंक लि०, रुद्रपुर**

जमानती का पत्र (प्रत्येक जमानती से पृथक-पृथक लिया जाय)

प्रेषक :- .....

.....

.....

फोटो

प्रेषित :- शाखा प्रबन्धक  
ऊधमसिंह नगर डिस्ट्रिक्ट को-आपरेटिव बैंक लि०,  
शाखा.....

महोदय,

आपकी शाखा से श्री/ श्रीमती.....को दिनांक.....को अंकन.....

..... ट्रेक्टर क्रय हेतु ऋण स्वीकृत करने की दशा में मैं उक्त ऋणी के जमानती होना स्वीकार करता हूँ एवं निम्न सूचना प्रस्तुत करता हूँ :-

1. नाम.....उम्र.....
2. व्यवसाय.....
3. निवास का पता.....
4. दूरभाष संख्या.....
5. नौकरी की दशा में नियोकता का नाम.....पता.....
6. शुद्ध वार्षिक आय.....
7. बैंकर्स का नाम एवं खाता संख्या.....
8. सम्पत्ति एवं दायित्व का विवरण -

अ- सम्पत्ति	मूल्य	ब- दायित्व	मूल्य
1. स्थाई सम्पत्ति-भूमि/भवन		1. अन्य वित्तीय संस्थाओं से ऋण	
2. वाहन आदि		2. डी. सी.बी. शाखा से ऋण	
3. बीमा पालिसी सरेन्डर वैल्यू		3. सहकारी समिति से ऋण	
4. बैंक जमानत/एन.एस.सी. आदि		4. अन्य दायित्व यदि कोई हो	
5. अन्य सम्पत्ति यदि कोई हो			
योग - अ		योग - ब	
नेट वर्थ (अ-ब)			

मैं उक्त की पुष्टि हेतु भूमि उद्धरण, वेतन प्रमाण पत्र / आयकर विवरणी आदि की प्रति संलग्न कर रहा हूँ। मैं घोषणा करता हूँ कि मेरे द्वारा उल्लिखित विवरण सत्य है।

स्थान.....

हस्ताक्षर.....

दिनांक.....

नाम- .....

पता-.....



# ऊधमसिंह नगर डिस्ट्रिक्ट को-आपरेटिव बैंक लि०, रुद्रपुर

जमानती का पत्र (प्रत्येक जमानती से पृथक-पृथक लिया जाय)

प्रेषक :- .....

.....

.....

फोटो

प्रेषित :- शाखा प्रबन्धक  
ऊधमसिंह नगर डिस्ट्रिक्ट को-आपरेटिव बैंक लि०,  
शाखा.....

महोदय,

आपकी शाखा से श्री/ श्रीमती.....को दिनांक.....को अंकन.....  
..... ट्रेक्टर क्रय हेतु ऋण स्वीकृत करने की दशा में मैं उक्त ऋणी के जमानती होना स्वीकार करता  
हूँ एवं निम्न सूचना प्रस्तुत करता हूँ :-

1. नाम.....उम्र.....
2. व्यवसाय.....
3. निवास का पता.....
4. दूरभाष संख्या.....
5. नौकरी की दशा में नियोकता का नाम.....पता.....
6. शुद्ध वार्षिक आय.....
7. बैंकर्स का नाम एवं खाता संख्या.....
8. सम्पत्ति एवं दायित्व का विवरण -

अ- सम्पत्ति	मूल्य	ब- दायित्व	मूल्य
1. स्थाई सम्पत्ति-भूमि/भवन		1. अन्य वित्तीय संस्थाओं से ऋण	
2. वाहन आदि		2. डी. सी.बी. शाखा से ऋण	
3. बीमा पालिसी सरेन्डर वैल्यू		3. सहकारी समिति से ऋण	
4. बैंक जमानत/एन.एस.सी. आदि		4. अन्य दायित्व यदि कोई हो	
5. अन्य सम्पत्ति यदि कोई हो			
योग - अ		योग - ब	
नेट वर्थ (अ-ब)			

मैं उक्त की पुष्टि हेतु भूमि उद्धरण, वेतन प्रमाण पत्र / आयकर विवरणी आदि की प्रति संलग्न कर रहा हूँ। मैं घोषणा करता हूँ कि मेरे द्वारा उल्लिखित विवरण सत्य है।

स्थान.....

हस्ताक्षर.....

दिनांक.....

नाम- .....

पता-.....



## ऊधमसिंह नगर डिस्ट्रिक्ट को-आपरेटिव बैंक लि०, रुद्रपुर

### सत्यापन एवं एप्रेजल रिपोर्ट शाखा प्रबन्धक की संस्तुति सहित

श्री.....पुत्र श्री.....ग्राम.....पो०.....

जनपद- ऊधमसिंह नगर द्वारा बैंक से ट्रेक्टर / ट्राली / .....क्रय हेतु मध्यकालीन ऋण चाहने हेतु प्रस्तुत प्रार्थना पत्र में उल्लिखित तथ्यों की जांच तथा स्थलीय निरीक्षण/सत्यापन के उपरांत प्रस्तुत आख्या निम्न प्रकार है-

1. क्रय की जाने वाले ट्रेक्टर / ट्राली / कृषि यन्त्रों का विवरण :-

ट्रेक्टर		अनुमानित लागत (रु० में)				मार्जिन मनी	याचित ऋण राशि
मार्क	अश्व शक्ति	ट्रेक्टर	ट्राली	कृषि यन्त्र	कुल लागत		

2. अ- कुल कृषि भूमि जो जोती जायेगी (एकड़ में)

1. स्वयं की .....
2. परिवार की .....
3. पट्टे / अन्य आदि कोई हो .....
4. कुल एकड़ .....

ब- वर्ष में ट्रेक्टर की उपयोग अवधि (घण्टों में)

1. स्वयं की कृषि भूमि में .....
2. किराये की कृषि भूमि में .....
3. ट्रान्सपोर्टेशन आदि प्रयोग में .....

3. कृषि कार्य से अर्जित आय का विवरण-

अ- वर्तमान में (ट्रेक्टर क्रय से पूर्व)			ब- प्रस्तावित (ट्रेक्टर क्रय के उपरान्त)		
फसल	भूमि (एकड़ में)	उत्पादन का कुल मूल्य	फसल	भूमि (एकड़ में)	उत्पादन का कुल मूल्य
खरीफ			खरीफ		
रबी			रबी		
गन्ना			गन्ना		
अन्य फसल			अन्य फसल		
कुल योग (अ)			कुल योग (ब)		

कृषि कार्य से अर्जित कुल आय (3 ब - 3 अ)- .....

4. किराये / ट्रान्सपोर्ट के रूप में उपयोग से आय- .....

5. ट्रेक्टर के उपयोग से अर्जित कुल आय- .....

6. पुर्नभुगतान- उक्त आय की तिथि को देखते हुये याचित ऋण मु०.....रु० स्वीकृत किये जाने की दशा में ऋण की वसूली मु०.....रु० मासिक / त्रैमासिक / अर्द्धवार्षिक किशतों में की जायेगी।

7. ऋण प्रार्थना पत्र में उल्लिखित तथ्यों के आधार पर अवगत करना है कि-

अ- ऋण आवेदक कृषि करता है/ करते हैं एवं उक्त क्रिया कलाप को सफलतापूर्वक कर सकते हैं- हाँ / नहीं

ब- प्रस्तावित कृषि योग्य भूमि में क्रिया कलाप को सफलतापूर्वक चलाने हेतु आधारभूत सुविधा उपलब्ध है- हाँ / नहीं

स- प्रपोजल की टेक्निकल / आर्थिक स्वाश्रीयता संतोषजनक है। हाँ / नहीं

द- क्रय की जाने वाली सम्पत्ति को चलाने एवं रख-रखाव की कृषक को पर्याप्त जानकारी है- हाँ / नहीं

य- क्रय की गई सम्पत्ति की मरम्मत एवं क्रय करने के पश्चात सर्विस आदि की समुचित व्यवस्था है- हाँ / नहीं

र- क्रय की जाने वाली सम्पत्ति की अनुमानित लागत बाजार में प्रचलित मूल्य / कीमत के अनुसार सही है- हाँ / नहीं



8. तकनीकी आर्थिक स्वश्रीयता :-

- अ- ट्रेक्टर की अनुमानित आयु- 10000 घण्टा  
 ब- वर्ष में ट्रेक्टर का प्रयोग .....घण्टा  
 स- प्रति घण्टा आय- .....रु0  
 9. कुल आय- प्रति घण्टा आय X वर्ष में कुल घण्टे उपयोग रु.....  
 10. शुद्ध आय- कुल आय - परिचालन लागत रु.....  
 आवेदन कर्ता के हस्ताक्षर-.....

जाँच अधिकारी की संस्तुति  
 प्रस्तावित भूमि रिकार्ड प्राप्त कर लिये गये हैं। भूमि सही पायी गयी। मेरे द्वारा फार्म/ स्थल का दिनांक.....  
 को भ्रमण किया गया।

1. ऋण राशि की संस्तुति- रु0.....  
 2. प्रस्तावित प्रतिभूति  
 अ- भूमि का मूल्य रु0.....  
 ब- दृष्टिबन्धक रु0.....  
 स- अन्य प्रतिभूति रु0.....  
 द- गारन्टर रु0.....  
 3. मार्जिन प्रतिशत-  
 4. कोलेटरल प्रतिभूति का मूल्य- (संस्तुत ऋण का.....)  
 5. ब्याज दर  
 6. किस्त निर्धारित- मासिक / त्रैमासिक / अर्द्धवार्षिक  
 7. किस्त की राशि- रु.....  
 8. प्रोसेसिंग शुल्क रु0.....  
 9. प्रस्तावित ऋण बैंक की ट्रेक्टर वित्त पोषण योजना के अनुसार सही है।  
 10. भूमि संबंधी कार्य करने की मेरे द्वारा जाँच की गयी एवं आवेदक की स्वयं की प्रस्तावित भूमि में शुद्ध मालिकाना हक है।  
 11. मेरे द्वारा ऋण/ जमानतियों से सम्बन्ध में समस्त जानकारी प्राप्त कर ली गयी है एवं उनका साक्षात्कार कर उनकी ऋण पुर्नभुगतान क्षमता के बारे में जानकारी प्राप्त कर ली गयी है एवं गारण्टर / जमानतियों के सम्बन्ध में कोई विपरीत स्थिति की जानकारी नहीं है।

अतः उक्त आवेदक का मु0.....रु0 ट्रेक्टर / ट्राली/ .....क्रय हेतु ऋण स्वीकृत किये जाने की संस्तुति की जाती है।  
 स्थान.....  
 दिनांक.....  
 हस्ताक्षर  
 नाम शाखा प्रबन्धक.....  
 शाखा.....

**स्वीकृति पत्र**

शाखा प्रबन्धक की उक्त आख्या एवं संस्तुति के आधार पर ऋण उप समिति की बैठक दिनांक.....में पारित प्रस्ताव संख्या.....के द्वारा उक्त आवेदन कर्ता श्री.....एवं श्री.....को.....(शब्दों में.....रु0) मध्यकालीन कृषि ऋण स्वीकृत किया जाता है। उक्त प्रयोजन हेतु निर्गत निर्देश एवं परित्रानुसार समस्त औपचारिकतायें पूर्ण कराने के उपरांत ऋण वितरण किया जाये।

अनुभाग अधिकारी उप महाप्रबन्धक (सं0नि0) सचिव/महाप्रबन्धक





# ऊधमसिंह नगर डिस्ट्रिक्ट को-आपरेटिव बैंक लि०, रुद्रपुर शाखा.....

पत्रांक-

/टी०एल०/

दिनांक.....

श्री .....

.....

.....

**विषय- ट्रैक्टर, ट्राली, कृषि यंत्र क्रय हेतु मध्यकालीन कृषि ऋण स्वीकृति पत्र।**

महोदय,

ट्रैक्टर, ट्राली, कृषि यंत्र क्रय हेतु मध्यकालीन ऋण वाहने बाबत आपके प्रार्थना पत्र दिनांक.....के क्रम में.....क्रय करने हेतु आपको मु०.....(शब्दों में रू०.....) मध्यकालीन ऋण निम्नलिखित शर्तों एवं प्रतिबन्धों के अधीन स्वीकृत किया जाता है।

1. ऋणी एवं जामिनों को बैंक का नाममात्रिक सदस्य बनना होगा।
2. आप द्वारा बैंक के पक्ष में दो जामिन प्रस्तुत करने होंगे। ऋणी एवं जामिनों द्वारा बैंक के पक्ष में सावधि प्रोनोट, हार्डपोथिकेशन डीड, जमानती पत्र, बन्धक पत्र बैंक के पक्ष में निष्पादित करने होंगे।
3. उक्त ऋण हेतु प्रतिभूति के रूप में आप द्वारा अपनी भूमि/भवन जिसकी फर्द ऋण प्रार्थना पत्र के साथ संलग्न हैं, बैंक के पक्ष में संलग्न करनी होगी।
4. क्रय किये गये ट्रैक्टर, ट्राली एवं कृषि उपकरण बैंक के पक्ष में दृष्टिबंधक करने होंगे।
5. उक्त स्वीकृत ऋण का उपयोग.....क्रय हेतु किया जायेगा।
6. क्रय किये गये ट्रैक्टर.....का बीमा अपने एवं बैंक के संयुक्त नाम से कराना अनिवार्य होगा।
7. ट्रैक्टर का पंजीकरण प्रमाण पत्र में बैंक का नाम सम्मिलित कराना अनिवार्य होगा।
8. ऋण से क्रय किये जाने वाले ट्रैक्टर एवं अन्य कृषि उपकरण का भुगतान आपकी सहमति से आपूर्तिकर्ता डीलर को किया जायेगा।
9. क्रय किये जाने वाले कृषि उपकरण की कुल लागत का 15 प्रतिशत धन मार्जिन मनी के रूप में आप द्वारा बैंक में जमा करना होगा।
10. उक्त ऋण पर.....प्रतिशत की दर से ब्याज लिया जायेगा। ब्याज की राशि त्रैमासिक रूप से आंकलित कर मूलधन में सम्मिलित कर दी जायेगी। यह ब्याज दर बैंक द्वारा समय-समय पर लिये गये निर्णय के अधीन परिवर्तनीय है। बकाया की दशा में 2 प्रतिशत दण्डनीय ब्याज वसूला जायेगा।
11. उक्त ऋण की ब्याज एवं अन्य समस्त खर्चों सहित वसूली मु०.....रू० की त्रैमासिक/अर्द्धवार्षिक कुल..... किश्तों में की जायेगी। ऋण की अवधि.....वर्ष होगी। लगातार दो किश्तें बकाया पड़ने पर सहकारी समिति अधिनियम/ नियम के अन्तर्गत समस्त ऋण की एक मुश्त वसूली की कार्यवाही की जायेगी।
12. ऋण प्रार्थना पत्र के परीक्षण एवं स्थलीय सत्यापन हेतु ऋण राशि का 1 प्रतिशत पर्यवेक्षण शुल्क लिया जायेगा।
13. कृषि उपकरण के क्रय पर यदि कोई राजकीय अनुदान देय हो तो उसे प्राप्त करने का दायित्व आपका होगा।
14. ऋण से क्रय किये गये ट्रैक्टर, ट्राली पर 'ऊधम सिंह नगर डिस्ट्रिक्ट को-आपरेटिव बैंक लि० रुद्रपुर को दृष्टिबंधित' लिखना अनिवार्य होगा।
15. बैंक अधिकारियों द्वारा निरीक्षण / सत्यापन हेतु मांग किये जाने पर ऋण से क्रय किये गये ट्रैक्टर, ट्राली आदि कृषि यंत्र का सत्यापन कराना होगा।
16. ऋण से क्रय किये गये कृषि यंत्र, ट्रैक्टर आदि का विक्रय ऋण की पूर्ण अदायगी से पूर्व नहीं किया जा सकेगा। क्रय की गयी सम्पत्ति विक्रय करने व सत्यापन में उपलब्ध न होने की दशा में बैंक ऋण की एक मुश्त वसूली की जायेगी। तथा वसूली हेतु उक्तानुसार कार्यवाही कर बन्धक की गयी भूमि/भवन का विक्रय कर बैंक समस्त ऋण की ब्याज सहित वसूली कर ली जायेगी।

ऋण स्वीकृति पत्र प्राप्त किया, शर्तें मान्य हैं।

शाखा प्रबन्धक

ऋणी के हस्ताक्षर.....



## LIST OF DOCUMENTS REQUIRED FOR TRACTOR LOANS

- 1- Application form for Tractor and or implements finance
- 2- Photo identification i.e. Voter Id Card/Driving licence and Ration Card of Borrower(s) guarantor(s).
- 3- Copy of Khasra and Khatauni of both Borrower and Guarantor.
- 4- Quotation of Tractor and implements, if any, duly signed by Borrower(s)
- 5- Photographs of Borrower(s) and Guarantor(s).
- 6- Search and Valuation Report from the Advocate.
- 7- Field Investigation report of the Borrower(s).
- 8- No dues Certificate.
- 9- Loan Sanction Letter
- 10- Loan cum Hypothecation Agreement.
- 11- Deed of Guarantee.
- 12- Simple Mortgage Deed/Form.
- 13- Affidavits by Borrower(s) and Guarantor(s).
- 14- Margin Money/receipt for the advance money paid to the dealer.
- 15- Bill/Receipt.
- 16- Processing Fee.
- 17- Disbursement Letter
- 18- Copy of registration certificate book with lien marked in Bank's favour.
- 19- Insurance with lien marked in Bank's favour.
- 20- Process Note.

Cust Ids :

Loan A/c :

Repayment Start Date :

Installment details :

**Sig. Branch Manager**

**NAME :** \_\_\_\_\_



**UDHAM SINGH NAGAR DISTRICT CO-OPERATIVE BANK LTD; RUDRAPUR**  
**TIME PROMISSORY NOTE**

Rs.....

Date.....

ON DEMAND I/

We.....

PROMISE TO PAY TO UDHAM SINGH NAGAR DISTRICT CO-OPERATIVE BANK LTD; RUDRAPUR  
BRANCH.....OR ORDER THE SUM OF RUPEES  
(in words).....with interest at the rate  
of.....Percent per annum with quarterly/half yearly rests for the value received.

Signature.....

Name.....

Address.....

.....



# Udham Singh Nagar District Co-operative Bank Ltd; Rudrapur

## LETTER OF CONTINUITY

Dated :.....

The Branch Manager,  
**Udham Singh Nagar District Co-operative Bank Ltd.**

Dear Sir / Madam,

I/We beg to enclose a Time Promissory Note for Rs.....  
(Rupees.....) Signed by me/us which is given to  
you as security for the repayment of any overdraft/cash credit/Term Loan/Other Loan in the extent of  
Rs..... (Rupees.....)  
which I/We or either of us may avail of hereafter and the said promissory Note is to be a security to you for the  
repayment of the ultimate balance sum remaining unpaid on the overdraft/House Loan and I/We are to remain  
liable on the said Promissory Note withstanding the fact that by payments made into the account of the said  
overdraft/House Loan from time to time the said overdraft/House Loan may from time to time be reduced or  
extinguished or even that the balance of the said account may be at credit. Although the said House Loan/  
overdraft / Loan account is in the name of..... and will be operated upto only by the  
said..... all of us shall be liable jointly and severally as aforesaid.

Yours faithfully,

Signature.....

Name.....

Address.....

.....



# Udham Singh Nagar District Co-operative Bank Ltd; Rudrapur BRANCH.....

## TERM LOAN CUM HYPOTHECATION AGREEMENT

(Agricultural Advances)

**THIS AGREEMENT** executed at the place and date as specified herein below by the person(s) described in the Schedule herein below (hereinafter collectively and severally referred to as "The Borrower")

### IN FAVOUR OF

**The Udham Singh Nagar Distt. Coop. Bank Ltd; Branch.....** a co-operative bank carrying on the banking business under the Banking Regulation Act 1949, (as applicable to co-operative societies), having its Head Office at RUDRAPUR, District Udham Singh Nagar, hereinafter called "The Bank" which term unless the context otherwise requires includes its successors and assigns from time to time).

The expression "the Borrower" shall include their respective heirs, executors, administrators and assigns, surviving partners, successors, Co-parceners, members, all trustees, as the case may be.

### WHEREAS

The Bank at the request of the Borrower is agreeable to grant / has granted/, agreed to grant such Credit Facility upto the limit(s) as specified in the Schedule herein below with full power to the Bank from time to time to renew or reduce or enhance the limit or altogether withdraw or cancel the facility without assigning any reason and on the terms and conditions appearing herein (hereinafter collectively and individually referred to as "the said Credit Facility" vide sanction letter details of which are specified in the Schedule herein below.

**IN CONSIDERATION OF THE Bank granting the Credit facility as above**, the Borrower hereby agrees, records and confirms with the Bank as follows:

1. The Borrower's application/Sanction letter issued by Bank and accepted by the Borrower shall constitute the basis of this agreement and of the credit facility to be advanced by the Bank hereunder and the Borrower hereby confirms the correctness of each and every statement and particulars therein set forth. Further the sanction letter shall always be deemed to be an integral part of this agreement.
2. The Borrower agrees and undertakes to notify the Bank, in writing, of any circumstances affecting the correctness of any of the particulars mentioned in the Borrower's application within seven days of the occurrence of any circumstance.
3. The principal amount of the Credit Facility shall, if not demanded earlier by the Bank as mentioned herein after, be repaid by the Borrower to the Bank/to be paid as per repayment schedule stipulated in the sanction, provided however that the Bank shall be entitled to demand immediate repayment of the Credit Facility amount if any installment of interest/ Credit Facility installment remains unpaid on the due date for payment thereof.
4. The Borrower agrees that the above credit facility shall be secured by mortgage / hypothecation of such security as stipulated by the Bank vide its sanction letter referred to in the Schedule herein below.
5. The Credit Facility shall be disbursed/has/have been disbursed by the Bank to the Borrower in installments or in one lump sum.
6. The Borrower shall pay interest on the Credit Facility to be calculated on the daily balances in the Credit Facility account(s) with monthly/quarterly/half yearly/yearly or other rests according to the practice of the Bank and as per the guidelines as applicable and issued by RBI from time to time at the rate as mentioned in the Schedule hereunder. Provided that the Bank shall at any time and from time to time be entitled to change the rate of interest and such revised rate of interest shall always be construed as agreed to be paid by the Borrower and hereby secured Borrower shall be deemed to have notice of change in the rate of interest whenever the changes in the interest rate is displayed/notified in/by the



Bank Branch made through entry of interest charged in the pass book of the Borrower. The Borrower hereby waives the requirement of notice on the revision of interest.

7. Further, without prejudice to the Bank's other rights and remedies, the Bank shall be entitled to charge at its own discretion enhanced rates of interest on the outstanding in the Credit Facility account(s) or a portion thereof or for any default or irregularity on the part of Borrower which in the opinion of the Bank warrants charging of such enhanced rates of interest for such period as the Bank may deem fit.
8. The Borrower agrees that any subsidy provided/to be provided by the Government or such authorities as prescribed by the Government, shall be kept in Term Deposit Account in his name with the Bank for such period as may be stipulated and which would be adjusted towards Credit facility as per the subsidy scheme.
9. Penal/additional interest shall be leviable on any default by the Borrower in payment for dues or of any of the terms and conditions herein as specified in the Schedule below and the same shall be a charge on the properties secured under the Credit Facility and leviable from the date of the default without prejudice to the Bank's other rights available as per this agreement and on default/failure of the Borrower to pay the same. Provided also that the obligation to pay penal / additional interest shall not entitle the Borrower to set up a defence that no event of default as mentioned hereunder has occurred.
10. That in the case of cash credit, overdraft and demand loan, the Borrower shall on demand forthwith pay to the Bank the outstanding(s) owing to the Bank in respect of the Credit Facility inclusive of interest, commissions, costs, charges and expenses. However, in a case where for any reason cash credit or overdraft or demand loan is permitted by the Bank at its absolute discretion to be repaid in installments and on such terms as may be stipulated by the Bank, the conditions as to the Cash credit or Overdraft and Demand Loan herein shall apply to the said Cash Credit or overdraft and Demand Loan, subject to such changes as may be stipulated by the Bank. In case of Term Loan, the same shall be repayable in terms of the sanction/repayment schedule.
11. In the event of any default committed, the Bank shall have right to demand the repayment of entire amount of principal and interest thereon remaining due and outstanding which shall become payable forthwith.
12. The occurrence of any of the following Events shall be treated as an Event of Default-
  - (a) Any breach of the terms of this Agreement.
  - (b) Anyone of more installments or the balance due to the Bank is/are not paid on times.
  - (c) Interest has not been paid on due date.
  - (d) If any distress or execution is levied or issued upon or against any part of the property on the Borrower and the same is not discharged or vacated within 14 days or if a receiver is appointed for the Borrower's property or if any substantial part of the Borrower's assets or business shall be deemed to be seized.
  - (e) If any action by any Government or any other authority is instituted to suspend business or agricultural pursuit of the Borrower.
  - (f) If the borrower stops payment or ceases or decides to cease to carry on his/their business, agricultural pursuit or dispose of the whole or substantial part of his business or agricultural pursuit.
  - (g) If any other dues to the Bank is/are not discharged when due prior to or on the specified maturity thereof.
  - (h) If any information furnished by the Borrower to the Bank is found to be incorrect or incomplete in any material particulars.
  - (i) If any attachment, distress, execution or other process against the Borrower, or any of the securities is enforced or levied upon,
  - (k) The death, insolvency, failure in business, commission of an act of bankruptcy, general assignment for the benefit of creditors, if the Borrower suspends payment to any creditors or threatens to do so, filing of any petition in bankruptcy of by, or against the Borrower



13. In the event of any default as above the bank shall have the right-
  - a) To recover the entire dues,
  - b) to suspend any withdrawal to be effected.
  - c) Take possession of the security so created whether by itself or through any of the Recovery Agents or Attorneys as may be appointed by the Bank.
  - d) Take any other action as it may deem fit for recovery of its dues and enforcement of its securities with in the provision of Uttaranchal Co-operative societies Act 2003.
14. In consideration of the above, the Borrower hereby HYPOTHECATED as security to the Bank for all money's from time to time due by the Borrower to the Bank and the Balance due to the Bank by way of Exclusive charge in favour of the Bank all the assets of the Borrower which are more particularly described in the Schedule hereto (hereinafter referred to as "movable assets") and the same SHALL BE AND STAND HYPOTHECATED to the Bank by way of first charge as security for the due repayment of Credit Facility and also for all indebtedness of liabilities of the Borrower to the Bank together with all interest, commissions, costs, charges and expenses payable to or incurred by the Bank including those for the enforcement of any of the security (ies).
15. This hypothecation made herein shall operate as a security to the Bank in addition to nay other security. if any, already held by the Bank for the repayment to the Bank on demand of the balance due to the Bank by the Borrower at any time or ultimately on the closing of the said Accounts upto the aggregated amount of the Credit facility as mentioned in the Schedule hereunder. The expression the balance due to the Bank shall be taken to include the principal moneys from time to time due on the said Accounts whether demanded or not and also all interests including additional interest, if any, penal interest/ commission charges, interest tax, liquidated damages by whatever name called, calculated from day to day in a manner and at the rate hereinafter mentioned and the amount of all cost (between Attorney and Client) charges and expenses of the Bank which the Bank may have paid or incurred in any way in connection with the hypothecated goods and other assets including the sale and disposal thereof and any other sum that is hereunder declared as can be debited to the account and interest thereon.
16. The Bank shall have the right of lien and set off against any of the balances in the account of the Borrower in accordance with the provisions of this agreement and/or under the law.
17. The Borrower shall not create any charge over any property whether scured or unsecured except with the permission of the Bank.
18. The Borrower shall not bank with any other Bank without the written consent of the Bank.
19. The Borrower shall not create any lion on the properties/goods hypothecated to the Bank.
20. The Borrower shall take all steps to get the hypothecated vehicles including tractors etc. registered with the authorities immediately as may be required under the law and shall submit, the proof of such necessary steps to ensure that the RC Book of the Tractors contain an endorsement in the name of the Bank in its capacity as Lender/Financier of the said vehicle.
21. The Borrower shall also provide a suitable third party guarantee as and when required. Without prejudice of the Bank's absolute right in its uncontrolled discretion without any notice, reference or intimation to Borrower and without Borrower's consent to adjust, appropriate or set off at any time and from time to time any amount received or to be received by the Bank from the Borrower or any amount due or to become due to Borrower in any current, savings, term deposit or any deposit account or any account whatsoever at any of the Bank's branches whatsoever, any amount received or to be received by the Bank towards interest chargeable by the Bank and surplus amount, if any, may lastly be appropriated by the Bank towards principal amount due to the Bank.
22. Notwithstanding the Bank's decision/action/policy, if any to reverse any debit entry or not to debit interest or not to make nay debit entry in Bank's books or in ledger account or in statement of account or any account, for any period whatsoever, the Borrower shall be bound and liable to pay jointly and severally to the Bank, the entire outstanding, debit balance and compound interest thereon with quarterly rests till the date of realization, recovery or collection by the Bank of all such amounts plus interest penal interest, tax, additional interest, if any, liquidated damages. Commission costs, charges and expenses at such



rates as may be prevailing of fixed or to be fixed by the Bank from time to time without any reference, notice or intimation by the Bank at any time whatsoever.

23. Borrower do hereby agree, undertake, record, declare, admit, assure, promise, acknowledge and confirm to abide by, accept, satisfy, fulfil, carry out perform and comply fully with all the terms, conditions, requirements, sanctions, provisions and stipulations or any amendments or modifications therein made or to be made by the Bank at any time or from time to time in its discretion concerning any of my/our facilities, limits or accounts without any reference notice or intimation by the Bank in that behalf.
24. Any stamp duty, penalty, registration charges, or deficit therein, if any, payable on this document shall be borne and paid by the Borrower and not by the Bank.
25. In the event of default, the Bank shall have a right to seize/take over possession of the securities charged hereunder and sell them and recover its dues,
26. The Bank reserves its right to appoint at its discretion such persons as its agents and trustees as the Bank may deem fit and the Borrower accepts and acknowledges that such agents and trustees shall have the right to demand payment from the Borrower of all amounts due and payable by the Borrower to the Bank, to receive such payments from the Borrower, to seize/repossess the security charged in favour of the Bank for the credit facility granted, to proceed against the Borrower for recovery of the Credit facility, to foreclose the security created by the Borrower, to file suits and take legal proceedings against the Borrower and other persons, including but not limited to the co-Borrower, and guarantor(s), if any, for recovery of all or any of the amounts due by the Borrower to the Bank and to do all such acts, deeds and things as the agents and trustees may be entitled to do pursuant to the authority granted to them by the Bank.
27. The Borrower hereby agrees and confirms that in the event the Bank repossesses the hypothecated security, the Bank shall be at liberty either to keep the said security in the premises wherein they may be lying at the time of re-possession thereof and affix Bank locks to such premises or to remove the security to any other premises. In the event of the Bank repossessing the hypothecated security or appointing an agent or representative or a receiver thereof, neither the Bank nor the receiver shall in any way be liable and/or responsible, notwithstanding anything to the contrary contained in Section 152 of the Indian Contract Act, 1872 and/or any other law for the time being in force for any damage, loss deterioration to the hypothecated security, whether by theft, fire, flood, earthquake, drought, lightening or any other cause whatsoever.
28. The Borrower hereby agrees and confirm that in the event the Bank repossesses the hypothecated security, the Bank shall be at liberty to appoint any officer of the Bank as a receiver of the hypothecated security and/or sell by public auction or private contract or otherwise dispose of or deal with all or any part of the hypothecated security at such price as may be determined by the Bank in its absolute discretion (and the decision of the Bank with respect to the price or any other matter related thereto, shall be final and binding on the Borrower) and to enforce, realise, settle, compromise and deal with any of the rights aforesaid without being liable for any loss in exercise thereof and without prejudice to the Bank's rights aforesaid without being liable for any loss in exercise thereof and without prejudice to the Bank's rights and remedies of suit against the Borrower and to apply the net proceeds of such sale in or towards the liquidation of the balance due to the Bank. The Borrower hereby accepts the Bank's account of sales, realisations and to pay and shortfall or deficiency therein shown.
29. In the event, the net sum realised by such sale be insufficient to cover the balance then due to the bank, the Bank shall be at liberty to apply any other moneys in the hands of the Bank and standing to the credit of, or belonging to the Borrower, in or towards payment to the balance for the time being due to the Bank.
30. The Bank may assign or otherwise transfer the credit facility (or the portion thereof respectively advanced by them) to any third party and pursuant to which the Bank shall be entitled to assign the Security created herein with all or any rights under this Agreement without the prior written consent of the Borrower. The Borrower confirm unconditionally and irrevocably that it shall have no objection in case the bank decides to assign/sell a part of or the entire loan/credit facility along with securities of the said movable assets to another bank/institution/limited company/Government body or department. (Assignee/buyer). In such case the Borrower agrees that it shall become the primary borrower of such assignee / buyer and shall at no point of time raise any objection, legal or otherwise regarding assignment, transfer and sale or the securities by the Bank in favour of the assignee / buyer.





31. The Borrower also agrees, undertakes and confirms as under:

a) The Borrower hereby agrees and give(s) consent for the disclosure by the Bank of all or any such:

I Information and data relating to the Borrower:

I The information and data relating to its credit Facility availed of / to be availed by the Borrower and

I Default, if any, committed by the Borrower, in discharge of the Borrower's obligation:

as the Bank may deem appropriate and necessary, to disclose and furnish to the Registrar co-operative societies Uttaranchal. NABARD an any other agency authorised in this behalf by Reserve Bank of India ["RBI"].

b) The Borrower declare(s) that the information and data furnished by the Borrower to Udham Singh Nagar Distt. Cop. Bank Ltd., Rudrapur are true and correct.

c) The Borrower also undertakes that:

I RCS / NABARD 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

I RCS / NABARD and any other agency so authorised may furnish for consideration, the processed information and data disclosed or products thereof prepared by them, to bank(s) and other Credit Grantors or Registered Users, as may be specified by the RBI in this behalf.

32. Any information / communication given/made to the Borrower through post/courier at the address last known to the Bank shall be treated as sufficient service on the Borrower for all intent and purposes.

33. The Borrower hereby further covenants-

a) That the Borrower shall at all times maintain a sufficient quantity and market value of the security to provide the necessary margins in security required by the Bank wherever applicable.

b) That the Borrower shall not except in the normal course of business but subject to the powers of the Bank herein contained, cut, remove/dispose of the security from the place(s) wherever normally they may be kept/preserved, stored without the prior written permission of the Bank during the time any money herein mentioned shall remain outstanding. Such security, if so required by the Bank, shall be immediately delivered to the Bank.

c) That the Bank without being bound to do so or being liable for any loss on account thereof and without prejudice to the rights and remedies of suit or otherwise shall be entitled to-

i. Without notice to the Borrower and at the Borrower and at the Borrower's risk and expense enter any place(s) where the security may be kept/stored and inspect, value, insure, dispose of and/or take possession thereof either by itself or through its agents/representative/attorneys.

ii. Apply towards the outstanding Credit Facility and money in its hand belonging to the Borrower and to recover the balance if any, of the Credit Facility notwithstanding that all or any of the security may not have been realized.

iii. The Bank shall be entitled to settle compromise, submit to arbitration and deal with any manner with any rights, debts, claims of Borrower relating to the security.

d) That all the security (ies) are free and shall be kept free from any charge or encumbrance except those in favour of the Bank.

e) That the Borrower shall at all times keep such items of security as are of insurable nature, insured against loss or damage by fire and other risks as may be required by the Bank and shall deliver to the Bank all such policies. It shall be also lawful for but not obligatory upon the Bank to insure by debit to the Borrower's account/s in respect of the security as are of the insurable nature. The proceeds of such insurance shall at the option of the Bank either be applied towards replacement of the security or towards the satisfaction of the Bank's dues.

f) That the Borrower shall pay all charges and taxes statutory or otherwise in respect of the security. The Bank may also without being bound to do so, pay all such charges and taxes at the cost of the Borrower, by debit to the Borrower's account(s).



g) That this agreement is intended to and shall operate as a continuing security for all dues, indebtedness and liabilities of the Borrower to the Bank at all times during the subsistence of the agreement notwithstanding-

i. The existence of a credit balance or 'Nil' balance in the Credit Facility accounts at any time or any partial payment of fluctuation of accounts or

ii. Any Credit Facility or any part thereof have been repaid either after demand has been made by the Bank or otherwise or has not been so repaid on demand.

h) That if the Borrower be more than one individual each one or any of them is/are authorised and empowered by the other(s) of them to admit and acknowledge his/their liability to the Bank by any payment into the account(s) or by way of express writing in any manner or otherwise and any such admission and acknowledgement of the liability by one or more of them shall be construed to have been made on behalf of each of them.

i) That the Borrower hereby gives his / their consent for the Credit Facility being recovered as a public demand/money in terms of any legislation relating to recoveries thereof, where such consent in necessary under any legislation.

j) The Borrower covenants that the Credit Facility shall be utilised for the purpose for which it is sanctioned by the Bank and for no other purpose and all the terms and conditions as contained in the letter of sanction and other documents if nay executed by the Borrower in respect of the Credit facility shall be duly observed and shall be deemed to form part of these presents.

34. The contents of the Agreement have been read over and translated into **Hindi** language and explained to Borrower and he/they having understood the contents thereof have subscribed to these presents.

IN WITNESS WHERE OF the Borrower has/have set his/their hand(s) to these presents on this the day and year stated hereunder.

**Place :**

**Date**

**Witnessed by-**

**BORROWERS-**

Signature-

Signature-

1 Name-

1 Name-

Address-

Address-

Signature-

Signature-

2 Name-

2 Name-

Address-

Address-

Branch Manager

Branch.....



# SCHEDULE

A. Borrower's name & address 1-

2-

B. Constitution of Borrower-

C. Udham Singh Nagar District Co-operative Bank Ltd; Rudrapur Branch Name handing the loan account-

D. Nature of Facility-

E. Amount of Credit Facility-

F. Purpose of the Credit Facility-

G. Sanction letter no and date-

H. Interest-

I. Penal Interest-

## J. DESCRIPTION OF THE HYPOTHECATED SECURITY

(Here enter the details of the property hypothecated)

### Witnessed by-

Signature-

1 Name-

Address-

Signature-

2 Name-

Address-

### BORROWERS-

Signature-

1 Name-

Address-

Signature-

2 Name-

Address-

Branch Manager

Branch.....



# Udham Singh Nagar District Co-operative Bank Ltd; Rudrapur. BRANCH.....

## DEED OF GUARANTEE FOR ADVANCES & CREDITS GENERALLY

(For Agricultural Advances)

(To be stamped as an agreement, not to be attested)

**Branch Manager**

**Udham Singh Nagar Distt. Coop. Bank Ltd;**

**Branch \_\_\_\_\_**

Gentlemen,

In consideration of Udham Singh Nagar Distt. Coop. Bank Ltd. Rudrapur, a Cooperative Bank registered under the Uttaranchal Cooperative Societies Act 2003 and having its registered office at Rudrapur and one of its branch office at the place mentioned herein above (hereinafter called "the Bank" which term unless the context otherwise requires includes its successors and assigns from time to time) having at my/our request granted/agreed to grant/continue to grant from time to such Credit Facility upto the limit(s) and for such purpose, to such persons as specified in the Schedule herein below (hereinafter referred to as the "Borrower") with full power to the Bank from time to time to renew or reduce or enhance the limit or altogether withdraw the Facility on the terms and conditions appearing herein (hereinafter collectively and individually referred to as "the said Credit Facility)", read with the sanction letter details of which are specified in the Schedule herein below,

I/We. \_\_\_\_\_ son/wife/daughter of \_\_\_\_\_ R/O

Village \_\_\_\_\_ P.O. \_\_\_\_\_ Tehsil \_\_\_\_\_

Distrect - Udham Singh Nagar.

hereby guarantee repayment of all moneys payable by the Borrower to the Bank in respect of the loans together with interest thereon and all costs and expenses and the due performance by the borrower of the terms of the loans and I/we also agree to pay and make good to the Bank on demand all losses, costs, damages and expenses occasioned to the Bank by reason of non-payment or the breach of any of the terms aforesaid subject to the terms and conditions hereinafter contained.

- 1- I/we agree that 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 is intended and shall operate as a continuing one for all loans, indebtedness and liabilities of the Borrower of the Bank at all times during the subsistence of this Agreement notwithstanding.
- a- That any of loan account(s) may at any time or from time to time be brought to credit/Nil balance; or
- b- any loans or any part thereof may be repaid either after demand has been made by the Bank otherwise or has not been so repaid on demand.
- 3- That the Bank shall be at liberty and without the consent or knowledge of me/us at any time or from time to time to vary the terms of the loans or to grant to the Borrower any time or indulgence and to determine, enlarge or vary the amount of the loans and to take or not to take any security and if taken to vary, exchange or take other security or release lose or part with any security held or to be held by the Bank for the loans or any part thereof and to compound or make any other arrangement with the borrowers without releasing or discharging me/us and/or in any manner affecting my/our liability under the guarantee in the event of any such variation, composition or arrangement.
- 4- That the guarantee hereby given is independent and distinct from any security that the Bank has stipulated to take or has taken or may take in any manner whatsoever and I/we shall have no right to the benefit or any security that may be held by the Bank until the claims of the Bank against the Borrower in respect of the loans or otherwise whatsoever shall have been fully satisfied. And further that notwithstanding the



provisions of Ss. 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 on a/c of the Bank's failure to take any security or losing for any reason whatsoever including reasons attributable to Bank's default and negligence and to the operation of law and such security.

5. That without prejudice to the effect in any manner whatsoever of the foregoing clause, the Bank's failure in requiring performance of any of the terms contained in any Agreement(s) or letter(s) and the default of the Bank in enforcing the performance of any of the terms shall not have the effect of releasing me/us from my/our liability.
6. That if the Borrower shall become insolvent, or make any arrangement or composition with creditors, the Bank (notwithstanding payment to the Bank by me/us or any other person of the whole or nay part of the amount hereby secured) shall rank as creditor and prove against the estate of the Borrower for the full amount of 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, composition or other payments thereof to the wxclusion of all my/our rights as guarantors in competition with the Bank until all Banks claims are fully satisfied and I/we will not by paying off the amount payable by me/us any part thereof or otherwise prove or claim against the estate of the Borrower until the whole of the Bank's claim 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.
7. That in the case of the Borrower being a firm(s) my/our guarantee and obligations hereunder shall not be affected by any change in the constitution of such firm(s) whether consisting of or reduced to one individual at any time thereof shall be bound hereby notwithstanding any change in the constitution of our firm whether consisting or reduced to one individual at any time and being more than one individual all of us shall be bound jointly and severally. We further agree that in the event of our being more than one individual unconnected in partnership notwithstanding anything hereinbefore contained we shall be jointly and severally liable to the Bank for the entire outstanding in respect of the loans.
8. Without prejudice to the Bank's absolute right in its uncontrolled discretion to adjust, appropriate or set off at any time and from time to time any amount received or to be received by the Bank from me/us or any amount due or to become due to me/us towards any whatsoever, any amount received or to be received by the Bank may first be appropriated by any, may thereafter be appropriated by the Bank towards interest chargeable by the Bank and surplus amount, if any, may lastly be appropriated by the Bank towards principal amount due to the Bank.
9. The Bank shall be entitled at any time and from time to time without any notice, reference or intimation to me/us and without my/our consent to adjust, appropriate or set off any credit balance or any part thereof due or to become due to me/us in any of my/our current, savings, term deposit or any deposit a/c or any a/c whatsoever at any of the Bank's branches in my/our name's with or without joint names of any other persons or before or after the maturity dates thereof towards satisfaction or part satisfaction of outstanding debit balances due or to become due by me/us to the Bank in any a/c at any of the Bank's branches whatsoever.
10. Notwithstanding the Bank's decision/action/policy. if any to reverse any debit entry or not to debit interest or not to make any debit entry in Bank's books or in ledger a/c or in statement of a/c or any a/c, for any period whatsoever, the borrowers/mortgagors. guarantors shall be bound and liable to pay jointly and severally to the Bank, the entire outstanding, debit balance and compound interest thereon with quarterly rests till the date of realisation, recovery or collection by the Bank of all such amounts plus penal interest, interest tax, additional interest, liquidated damages, commission, costs, charges and expenses at such rates as may be prevailing or fixed or to be fixed by the Bank from time to time without any reference, notice or intimation by the Bank at any time whatsoever.
11. I/we do hereby agree, undertake, record, declare, admit, assure, promise, acknowledge and confirm to abide by, accept, satisfy, fulfil, carry out, perform and comply fully with all the terms, conditions, requirements, sanctions, provisions and stipulations or any amendments or modifications therein made or to be made by the Bank at any time or form time to time in its discretion concerning any of my/our facilities, limits or a/cs without any reference, notice or intimation by the Bank in that behalf.
12. I/We do hereby agrees and give consent for the disclosure by Udhampur Distt. Coop- Bank Ltd., Rudrapur and its above branch of all or any such. Information and data relating to me/us



Default, if any, committed by the Borrower, in discharge of the Borrower's such obligation, as Udhham Singh Nagar Distt. Coop. Bank Ltd; Rudrapur may deem appropriate and necessary, to disclose and furnish to Registrar Cooperative Societies Uttaranchal (RCS) / NABARD and any other agency authorised in this behalf by Reserve Bank of India ["RBI"].

13- I/We declare that the information and data furnished by me/us to Udhham Singh Nagar Distt. Coop. Bank Ltd; Rudrapur Branch mentioned above are true and correct.

14- I/We also undertakes that:

RCS / NABARD 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

RCS / NABARD and any other agency so authorised may furnish for consideration, the processed information and data disclosed or products thereof prepared by them, to Bank(s) / Financial Institution(s) and other Credit Grantors or Registered Users, as may be specified by the RBI in this behalf.

15. Any stamp duty, penalty, registration charges, or deficit therein, if any, payable on this document shall be borne and paid by the borrower/guarantor and not by the Bank.

16. That the guarantor/s hereby gives his / their consent for the amount under this guarantee being recovered as a public demand, moneys in terms of any legislation relating to recoveries thereof where such consent is required under such legislation.

17. I / we hereby declare that this guarantee is in addition to, and not by way of limitation of our substitution for any other guarantee or guarantees that I/we may have previously give or may thereafter give to you (whether alone or jointly with any other parties) and that this guarantee shall not revoke or limit any such other guarantee or guarantees.

18. The contents of the Deed have been read over and translated into Hindi and explained to the Guarantor(s) and I/we having understood the contents thereof subscriber(s) to these presents.

**Witnessed by-**

**GUARANTER-**

Signature-

Signature-

1 Name-

1 Name-

Address-

Address-

Signature-

Signature-

2 Name-

2 Name-

Address-

Address-

Date-

Branch Manager

Branch.....

**SCHEDULE**

- A) Borrower's name-
- B) Nature of Facility-
- C) Amount of Credit Facility/Term Loan
- D) Purpose of the Credit Facility/Term Loan
- E) Sanction letter no. and date-
- F) Bank Name- Udhham Singh Nagar Distt. Coop. Bank Ltd; Rudrapur, Branch.....

**Signature/s**



ऊधमसिंह नगर डिस्ट्रिक्ट को-आपरेटिव बैंक लि०, रुद्रपुर शाखा.....  
ऋणी एवं जमानतियों द्वारा प्रस्तुत लेटर ऑफ अण्डरटकिंग

सेवा में,

शाखा प्रबन्धक

ऊधम सिंह नगर डिस्ट्रिक्ट को-आपरेटिव बैंक लि०,

शाखा.....

श्री.....पुत्र श्री.....निवासी ग्राम.....  
पोस्ट.....जनपद ऊधमसिंह नगर को अपने बैंक से स्वीकृत ऋण/ऋण सीमा रू०.....  
.....जो कि ट्रैक्टर/अन्य कृषि यंत्र क्रय करने हेतु स्वीकृत किया गया है। इस ऋण के सम्बन्ध में मैंने/हमने.....  
.....पुत्र श्री.....निवासी ग्राम.....पोस्ट.....जनपद  
ऊधम सिंह नगर एवं.....पुत्र श्री.....निवासी ग्राम.....  
पोस्ट.....जनपद ऊधम सिंह नगर ने गारण्टी के कागजों पर जो कुछ लिखा है वह मैंने/हमने अच्छी तरह  
हिन्दी में पढ़कर/पढ़वाकर समझ लिया है। कर्ज से सम्बन्धित प्रोनोट अनुबन्ध आदि सभी कागजातों एवं गारण्टी के कागजों पर  
हस्ताक्षर मैंने/हमने अपने पूरे होश-हवाश के साथ समझकर और स्वेच्छापूर्वक किये हैं।

भवदीय,

ऋणी/ऋणियों के हस्ताक्षर

जामनतियों के हस्ताक्षर

हस्ताक्षर.....

हस्ताक्षर.....

1. ऋणी का नाम.....

1. जमानती का नाम.....

हस्ताक्षर.....

हस्ताक्षर.....

2. ऋणी का नाम.....

2. जमानती का नाम.....



**Udhham Singh Nagar District Co-operative Bank Ltd; Rudrapur Branch.....**

Letter No. / T.L. Agri. / Delivery Order/  
Dated.....

To,  
M/S\_\_\_\_\_ (Dealer)  
\_\_\_\_\_  
\_\_\_\_\_

This is to confirm that Mr/Mrs. \_\_\_\_\_  
has been sanctioned loan of Rs. \_\_\_\_\_  
for purchase of Tractor. trailer and implements as mentioned below.

Tractor	Trailer	Other Agri. Impliments (Specify)
Make-		
Model		

**Particulars of the implements:**

The disbursement of the said loan alongwith the margin money contributed by the farmer will be made to you on delivery of the tractor, trailer and implements as mentioned above by you to the farmer and the acknowledgement of the same by hem.

**OR**

80% of the disbursement of the said loan along with the margin money contributed by the farmer will be made to you on delivery of the tractor, trailer and implements as mentioned above by you to the farmer and the acknowledgement of the same by him. The remaining 20% of the disbursement along with the proportionate margin money will be made to you upon complying with other conditions

Yours faithfully,

Branch Manager





# ऊधमसिंह नगर डिस्ट्रिक्ट को-आपरेटिव बैंक लि०, रुद्रपुर

विक्रेता फर्म को भुगतान करने हेतु ऋणी का अनुरोध पत्र

शाखा प्रबन्धक

ऊधमसिंह नगर डिस्ट्रिक्ट को-आपरेटिव बैंक लि०, रुद्रपुर

शाखा.....

महोदय,

**विषय- ट्रैक्टर, ट्राली/ कृषि उपकरण प्राप्ति पत्र**

कृपया अपने कार्यालय पत्रांक.....दिनांक.....का संदर्भ ग्रहण करें जिसके द्वारा मुझे/हमें मु०.....रूपया का ऋण स्वीकृत करने के बारे में सूचित किया गया है। इस सम्बन्ध में अवगत करना है कि मेरे द्वारा उक्त ऋण से क्रय किये गये निम्न कृषि उपकरण प्राप्त कर लिये गये हैं, तो कि नये तथा कृषि कार्य सम्पन्न करने हेतु उपयुक्त तथा सही स्थिति में हैं।

क्रय किये गये कृषि उपकरण का विवरण निम्न प्रकार है-

1. ट्रैक्टर-.....कम्पनी.....अश्वशक्ति का।
2. ट्राली- 2/4 पहियों वाली।
3. पडलर
4. हैरो
5. हैरो डिस्क
6. अन्य विवरण सहित।

अतः अनुरोध है कि मेरे द्वारा बैंक में जमा मार्जिन मु०.....रूपया तथा बैंक द्वारा उक्त कृषि यंत्र क्रय करने हेतु स्वीकृत ऋण मु०.....रूपये को सम्मिलित करते हुये मु०.....रूपया बैंक/ड्राफ्ट ट्रैक्टर/उक्त कृषि यंत्र आपूर्तिकर्ता डीलर फर्म मैसर्स.....को निर्गत करने का कष्ट करें।

भवदीय,

ऋणी/ऋणियों के हस्ताक्षर.....

नाम.....

## कार्यालय कार्य हेतु

ऋणी को ट्रैक्टर, आदि की डिलीवरी मेरे समक्ष दिनांक.....को निम्नलिखित बिन्दुओं पर सत्यापनोपरांत की गयी।

1. वाहन की बीमा पालिसी।
2. वाहन का मॉडल नम्बर.....चेसिस नम्बर.....
3. इंजन नम्बर.....
4. ट्राली व अन्य उपकरण उपरोक्तानुसार।

शाखा प्रबन्धक

शाखा-



# ऊधमसिंह नगर डिस्ट्रिक्ट को-आपरेटिव बैंक लि०, रुद्रपुर

शाखा- .....

पत्रांक-

/टी०एल०/

दिनांक.....

मैं० .....

.....

.....

**विषय- ट्रैक्टर, ट्राली/ कृषि उपकरण की डिलीवरी हेतु चैक/ड्राफ्ट अग्रसारण पत्र**

महोदय,

आपके फर्म/कम्पनी द्वारा ट्रैक्टर मॉडल.....को क्रय करने हेतु कोटेशन संख्या.....दिनांक.....दिया गया जिसके आधार पर श्री..... पता.....मु०.....ऋण स्वीकृत किया गया है।

उक्त श्री.....ने अपने पत्र दिनांक.....के द्वारा अवगत किया है कि उनके द्वारा आपकी फर्म से ट्रैक्टर, ट्राली तथा कृषि उपकरण.....प्राप्त कर लिये गये हैं। बैंक से अनुरोध किया गया है कि उनको स्वीकृत ऋण एवं मार्जिन मनी सम्मिलित करते हुये उक्त का भुगतान आपको कर दिया जायें।

अतः उक्त श्री.....को ऋण खाते को डेबिट कर मु०.....रु० ( शब्दों में रु०.....) का चैक/ड्राफ्ट संख्या.....दिनांक.....संलग्न कर इसके साथ प्रेषित किया जाता है। कृपया उक्त की प्राप्ति स्वीकार कर प्राप्ति रसीद निर्गत करने का कष्ट करें।

भवदीय,

शाखा प्रबन्धक

प्रतिलिपि श्री.....उक्त ऋणी को सूचनार्थ एवं आवश्यक कार्यवाही हेतु।

शाखा प्रबन्धक



# Udham Singh Nagar District Co-operative Bank Ltd; Rudrapur (Application for nominal membership)

THE BRANCH MANAGER, ~

**Udham Singh Nagar Distt. Coop. Bank Ltd. Rudrapur**

Branch.....

Dear Sir / Madam,

I.....hereby apply to become a nominal member of your Bank and sent herewith sum of Rs. 10/- only as fee in terms of the bye-laws of the Bank. I hereby authorise you to place my name on the register of nominal members in case the application is granted.

I am qualified to be a member of the Bank in terms of bye-laws of the Bank and state that I shall be bound by the existing bye-laws of the Bank and by any modification of or addition to such bye-laws the may be legally effected during the period of membership of the Bank.

Name full.....age.....

Father's Name.....

Address in full.....

Dated.....

Yours faithfully

Branch Seal

Signature.....

Admitted and allotted nominal membership No.....

Dated.....

**Branch Manager**

Specimen Signatures :-

1..... 2..... 3.....

Above Signatures are attested

**Branch Manager**



# Udham Singh Nagar District Co-operative Bank Ltd; Rudrapur (Application for nominal membership)

THE BRANCH MANAGER, -

**Udham Singh Nagar Distt. Coop. Bank Ltd. Rudrapur**

Branch.....

Dear Sir / Madam,

I.....hereby apply to become a nominal member of your Bank and sent herewith sum of Rs. 10/- only as fee in terms of the bye-laws of the Bank. I hereby authorise you to place my name on the register of nominal members in case the application is granted.

I am qualified to be a member of the Bank in terms of bye-laws of the Bank and state that I shall be bound by the existing bye-laws of the Bank and by any modification of or addition to such bye-laws the may be legally effected during the period of membership of the Bank.

Name full.....age.....

Father's Name.....

Address in full.....

Dated.....

Yours faithfully

Branch Seal

Signature.....

Admitted and allotted nominal membership No.....

Dated.....

**Branch Manager**

Specimen Signatures :-

1..... 2..... 3.....

Above Signatures are attested

**Branch Manager**



# Udham Singh Nagar District Co-operative Bank Ltd; Rudrapur (Application for nominal membership)

THE BRANCH MANAGER, -

**Udham Singh Nagar Distt. Coop. Bank Ltd. Rudrapur**

Branch.....

Dear Sir / Madam,

I.....hereby apply to become a nominal member of your Bank and sent herewith sum of Rs. 10/- only as fee in terms of the bye-laws of the Bank. I hereby authorise you to place my name on the register of nominal members in case the application is granted.

I am qualified to be a member of the Bank in terms of bye-laws of the Bank and state that I shall be bound by the existing bye-laws of the Bank and by any modification of or addition to such bye-laws the may be legally effected during the period of membership of the Bank.

Name full.....age.....

Father's Name.....

Address in full.....

Dated.....

Yours faithfully

Branch Seal

Signature.....

Admitted and allotted nominal membership No.....

Dated.....

**Branch Manager**

Specimen Signatures :-

1..... 2..... 3.....

Above Signatures are attested

**Branch Manager**



**Udham Singh Nagar District Co-operative Bank Ltd; H.O. Rudrapur.**  
**Branch.....**

Letter No. .... /Registration/Mortgage Deed/  
 Dated.....

The Sub Registrar/Registrar/Tehsildar  
 Registration  
 .....

Dear Sir,

**Reg : REGISTRATION OF MORTGAGE DEED**

We forward herewith the undernoted true copies in duplicate of the documents duly executed by the borrower who have been granted agricultural advances by us. Please arrange to file and record the particulars of these in Book No. 1 and arrange for noting the Bank's charge in the remarks column of Annual Register (Khatoni) pertaining to farmers.

Please return the duplicate copy of this mortgage deed duly signed by you, with the endorsement of the entries have been made in your records.

Particulars of the document-

Sl. No.	Nature of Document	Date of Execution	Name and Address of the Executant(s)	Amount of mortgage
1	Mortgage Deed			

Yours faithfully,

**Branch Manager**

Udham Singh Nagar Distt. Coop. Bank Ltd. Rudrapur

**H.O. Rudrapur**

**Branch.....**



**Udham Singh Nagar District Co-operative Bank Ltd; H.O. Rudrapur  
Branch.....**

**MORTGAGE DEED**

(FOR AGGREGATE LIMIT)

This mortgage deed is executed at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_ month 20\_\_\_\_ year by me/us, the signatories hereto namely \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

(herein after referred to as mortgagor/s which term shall include my/our successors/heirs/executors/administrators in favour of Udham Singh Nagar Distt. Coop. Bank Ltd; Rudrapur a co-operative bank registered under co-operative societies act, having its H.O. at Rudrapur and among others a Branch Office at \_\_\_\_\_ (hereinafter called the Bank which expression shall mean and include its successors and assigns).

WHEREAS the mortgagor/s is/are the absolute Owner/Khatedar/Bhumidhar/Sirdar/Asami in possession free from all encumbrances of the land/land and building, interest therein situated in Village \_\_\_\_\_ Tehsil \_\_\_\_\_ District Udham Singh Nagar, more fully described in the schedule hereto.

WHEREAS the bank has lent / agreed to lend by way of demand loan/overdraft/cash credit/term loan/other credit limits / facilities to the above named mortgagor/s M/s \_\_\_\_\_ (herein after referred to as 'borrowers') at the request of mortgagor/s.

WHEREAS mortgagor/s has/have guaranteed/agreed to guarantee the above said loan/credit facilities availed/ to be availed by the borrower/s vide agreement of guarantee dated \_\_\_\_\_/to be executed.

(\*Delete if borrower are mortgagors)

WHEREAS the said loan has to be, inter-alia, secured by way of mortgage of the property above said and more fully described in the schedule hereto.

NOW THIS DEED WITNESSES AS FOLLOWS-

1- That in consideration of monies (hereinafter referred to as 'the principal mortgage money') advanced/agreed to be advanced from time to time under various heads of credit facilities/limits to the mortgagor/s/borrower/s at the request of mortgage/s by way of demand loan/overdraft/cash credit/term loan / other credit limits/ facilities/ KCC \_\_\_\_\_(hereinafter referred to as 'credit facility') the mortgagor/s hereby covenant/s that principal amount outstanding not exceeding to Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_) at any one time



of from time to time under the aforesaid credit facilities that may be allowed by the bank to the borrower/s mortgagor/s from time to time together with interest and other charges shall be paid in the manner and as per terms agreed in the agreement/loan documents executed/to be executed by the borrower(s) /mortgagor(s).

2. That in consideration of the aforesaid, mortgagor/s as Beneficial/Owner/Khatedar/Bhumidhar/Sirdar/Asami/ hereby mortgage/s unto the Bank without possession of the property specified in the schedule hereto, to secure repayment of the principal mortgage money, interest and other charges as aforesaid and all other charges due under the said credit facilities. The principal amount secured at any one time or from time to time shall be Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_) besides interest and other charges.

3. That if the principal amount with interest and other charges as aforesaid under all the credit facilities is repaid finally in the manner prescribed and agreed to in the said loan document/agreement, the mortgage hereby created shall cease, In case of advance by way of overdraft/cash credit limit/credit facilities as above mentioned, the mortgage hereby created shall be a continuous security for the advance under the said overdraft/cash credit limit or like limit under floating, running account and shall operate for the balance from time to time due to the bank and neither the overdraft/cash credit nor any other account(s) shall be treated as closed for the purpose of this mortgage nor shall mortgage be treated to have ceased by reason of the said account being brought to credit at any time or from time to time. The bank shall be entitled to convert the cash credit/overdraft. Other credit facilities into term loan, change the mode of repayment, reschedule the repayment or change the rate of interest in terms of the said document/agreement, all of which shall continue to be secured/remain secured by the mortgage hereby created.

4. The mortgage hereby created shall be a continuous security and remain operative in respect of each of the facilities (availed/to be availed by the mortgagors) severally and may be enforced as such in the discretion of the bank as if the mortgage has been separately given to each of the facilities. This shall be construed as a contract to the contrary in terms of the provisions of section 67-A of Transfer of Property Act, 1882 as amended from time to time. The mortgage shall not be considered as cancelled or in any way affected by the fact that at any time or from time to time the facility/ies is/are yet to be availed, the account facility shows no liability or no utilization or in case of Cash Credit, Overdraft or a floating/running account may even show credit but shall continue and remain in operation in respect of all subsequent advances/transactions as the case may be. Enforcement/satisfaction/discharge of claim in respect of facility/ies does/do not in any way affect or prejudice materially/ enforcing demand/ charge under the mortgage in respect of other facilities covered under the mortgage.

5. The mortgagor/s agree/s not to lease out or part with possession of the land/land and building or interest therein hereby mortgaged in favour of any person without the prior consent in writing of the bank.

6. The mortgagor/s has/have executed this deed on the day, month and year above mentioned in the presence of witnesses:







## AFFIDAVIT (BY BORROWER(S))

**Before the Branch Manager Udham Singh Nagar District Co-operative Bank Ltd; Rudrapur Branch.....District Udham Singh Nagar**

Affidavit of Sri.....S/o Sri.....resident  
of Village.....Tehsil.....District- ..... And  
Sri.....S/o Sri.....resident of  
Village..... Tehsil.....District.....And  
Sri..... S/o Sri.....resident  
of Village.....Tehsil..... District.....

I/We, the deponents above do hereby take oath and state as under.

1. That I/we am/are the permanent resident of the address as mentioned above.
2. That I/we have applied for a loan of Rs.....to the Udham Singh Nagar Distt. Coop. Bank Ltd; Rudrapur. Branch.....for advancing us an agricultural loan for the purchase of a tractor / Agricultural Implements.
3. That I/we am/are the Bhumidhar of Khasra Plot Nos.....Area.....acres Land situated in Village.....Tehsil.....and we are creating a simple mortgage in respect of our above said land in favor of the Udham Singh Nagar Distt. Coop. Bank Ltd; Rudrapur Branch.....as a Collateral Security for the due repayment of the aforesaid loan together with the amount of interest.
4. That I/we am/are in possession of the above said plots which are quite free from any legal encumbrance and are not mortgaged to any Bank and / or financial institution. There is no case/suit or any proceeding of execution of any decree pending in any court of law in respect of our above said holdings.
5. That I/we will not alienate, mortgage or charge in whatsoever our above said holdings till such time we do not repay in full dues of the Udham Singh Nagar Distt. Coop. Bank Ltd; Rudrapur, Branch..... along with the amount of interest and any other incidental charges or costs incurred by the bank. I/We will also not sell or transfer the tractor so financed by the bank till all liabilities of the bank have been discharged.
6. That it is in my/our knowledge that in case the loan so provided to me by the bank is not repaid on time or in case when we deviate from the terms and conditions of the bank on which the loan has been provided, in these situations the bank will be free to realize their amount with interest by selling land as well as the tractor.
7. That the matter of this Affidavit has been explained to me/us by the Notary Public in Hindi.
8. That I/we have not taken any loan from any financial Institution / Bank / person & thus no dues stand against me from these institutions / person.

Deponent/s



## VERIFICATION

I/We.....S/o.....resident.....  
of.....Tehsil.....District Udham Singh Nagar.

And Sri.....S/o.....resident.....  
of.....Tehsil.....District Udham Singh Nagar.

And Sri.....S/o.....resident.....  
of.....Tehsil.....District Udham Singh Nagar.

The deponents above named do hereby solemnly affirm and verify that the contents of the affidavit are true to our personal knowledge and belief and nothing has been concealed.

Verified this.....Day of.....Month of 20.....at,.....

Deponent/s



**Udham Singh Nagar District Co-operative Bank Ltd; Rudrapur  
Branch.....**

**Reg- NO DUES CERTIFICATE**

Sri \_\_\_\_\_ S/o Sri \_\_\_\_\_ resident  
of Vill \_\_\_\_\_ Tehsil \_\_\_\_\_ Dist. \_\_\_\_\_ has applied for  
Tractor / .....loan at our branch. Please advise if any loan has been outstanding  
against his name at your bank and if any amount has been overdue against such loan.

Branch Manager

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**NO DUES CERTIFICATE**

1. State Bank of India
2. Punjab National Bank
3. Primary Agricultural Credit Society (PACS)
4. Oriental Bank of Commerce
5. Others (Please Specify)