



സർബ്ലീം ഓവർസീസ് ബാങ്ക്
ഇണ്ഡിയൻ ഓവർസീസ് ബാങ്ക്
Indian Overseas Bank

സ്വർണ്ണവാത്പക്കായുള്ള അപേക്ഷയും പണയ പത്രികയും

സ്വർണ്ണ ആഭൂഷണം കേ എവജ മേ ത്രണ കേ ലിഎ ആവേദന സഹ പ്രതിജ്ഞാ പത്ര

APPLICATION CUM PLEDGE LETTER FOR LOAN AGAINST GOLD ORNAMENTS

സ്വീകർത്താവ്, സേവാ മേ, To,

ബ്രാൻച് മാനേജർ ശാഖാ പ്രബന്ധക Branch Manager

ഇന്ത്യൻ ഓവർസീസ് ബാങ്ക്

ഇണ്ഡിയൻ ഓവർസീസ് ബാങ്ക്

INDIAN OVERSEAS BANK

ബ്രാൻച് ("ബാങ്ക്") ശാഖാ Branch

സർ/മാഡം, പ്രിയ മഹോദയ Dear Sir,

ഞാൻ/ഞങ്ങൾ.....രൂപയ്ക്കുള്ള (രൂപ.....മാത്രം) വാത്പക്ക് ഇതിനാർ അപേക്ഷിച്ചു കൊള്ളുന്നു.

ഇതിന് കീഴിൽ വിവരിക്കുന്ന സർബ്ലീം ഓവർസീസ് (പണയസർബ്ലീം) എന്നു/ഞങ്ങളുടെ വാത്പയുടെ ഇനഡായി ബാഡിരെ കൈവശം സ്വീകരിക്കേതും ആയവ ഉത്തമവിശ്വാസത്തിൽ എൻ്റെ/ ഞങ്ങളുടെ വക ആണെന്നും ആയവടി വാത്പയുടെ ഇംഗ്ലീഷ് പണയം വയ്ക്കുന്നതിനായിപ്പറ്റിക്ക്/ഞങ്ങൾക്ക് അർഹത ഉള്ളതുമാകുന്നു. അപ്രകാരമുള്ള പണയ സർബ്ലീം തിന്റെ ഇംഗ്ലീഷേൽ നൽകുന്ന വാത്പയുടെ സകല നിബന്ധനകളും വ്യവസ്ഥകളും പാലിച്ചു കൊള്ളാമെന്നു ഇതിനാൽ ഞാൻ/ ഞങ്ങൾ സമ്മതിച്ചുകൊള്ളുന്നു.

മേ/ ഹമ എത്തുട്ടാരാ രൂ. (രൂപയേ)

..... മാത്ര) കാ ത്രണ / സുവിധാ കേ ലിഎ ആവേദന കരതാ / കരതേ ഇം. കൃപയാ നിന്മലിഖിത സ്വർണ്ണ ആഭൂഷണം കീ ഡിലീവരി ലേം, ജോ കി മേരി / ഹമാരി വാസ്തവിക സംപത്തി ഇം ഔർ മേ/ ഹമ ത്രണ സുവിധാ കേ ലിഎ പ്രതിഭൂതി കേ റൂപ മേ ഗിരവി രഖനേ കേ ഹക്കദാര ഇം. ഹമ ഉന ശത്രോ കാ പാലന കരനേ കേ ലിഎ സഹമത ഇം ജിന പര ബേം കേ പാസ ഗിരവി രഖേ ഗാ ആഭൂഷണം കീ സുരക്ഷാ പര ത്രണ സുവിധാ പ്രദാന കീ ജാതി ഇം.

I/ We hereby apply for a facility/loan of Rs. Rupees only). Please take delivery of the under mentioned gold jewellery, which are my / our bona fide property and I am/we are entitled to pledge as security for the Facility. We agree to abide by the conditions on which the Facility is advanced on the security of Pledged Jewellery with the Bank.

ਕ੍ਰਮ ਨੰਬਰ S.No.	ਵਿਵਰਾਵਾਂ ਵਿਵਰ Particulars	ਇਨ੍ਹਾਂ ਵਾਲੀਆਂ ਪ੍ਰਥਮ ਉਧਾਰਕਤਾ First Borrower	ਕੂਝੀਆਂ ਵਾਲੀਆਂ ਸ਼ਾਨ੍ਦੂਕ ਉਧਾਰਕਤਾ Joint Borrower
1.	ਵਾਤਾਵਰਣ ਵਿਵਰਾਵਾਂ ਵੈਕਟਿਕ ਜਾਨਕਾਰੀ Personal Information		
1.1.	ਪੇਸ਼ ਨਾਮ Name		
1.2.	ਆਂਹੂਣੇ / ਫਰੀਦਾਵਾਲੀ ਪੇਸ਼ ਪਿਤਾ / ਪਤਿ ਕਾ ਨਾਮ Father's / Husband Name		
1.3.	ਲਿੰਗ (ਲੱਭੇਤੇ/ਪੁਰੁ਷/ਲੱਭੇਤੇ) ਉਧਾਰਕਤਾ ਕਾ ਲਿੰਗ Gender of Borrower		
1.4.	ਜਨਮ ਤਿਥੀ / ਵਾਲੀ ਜਨਮ ਤਿਥੀ / ਆਅਨ੍ਹੂ Date of Birth / Age		
1.5.	ਤੰਤ੍ਰਾਲੀ ਪੇਸ਼ਾ Occupation		
1.6.	ਪਟੀਕ ਜਾਤੀ / ਪਟੀਕ ਵਾਲੀ / ਓ.ਬੀ.ਐਚ ਏਗਨੀਵਾਲੀ ਉਲੰਘੇਤੁਵਾਲੀ ਆਗੂਣਾਵਾਲੀ ਅਧਿਕਾਰੀ ਸੂਚੀਪੂਸ਼ੀਕਰੂਕ ਜਾਤੀ (ਏਸਾਸੀ / ਏਸਟੀ / ਓਬੀਸੀ ਚਿਨ੍ਹਿਤ ਕਰੋ) Status (Indicate whether SC /ST/OBC)		
1.7.	ਮਤਾਂ ਧਰਮ Religion		
1.8.	ਮੌਜੂਦਾ ਵਿਵਰ (ਵਿਲੋਜ / ਜੀਲ੍ਹ / ਐਗਨੀਵਾਲੀ ਉਲੰਘੇਤੁਵਾਲੀ ਕੋਡ ਏਗਨੀਵਾਲੀ ਉਲੰਘੇਤੁਵਾਲੀ ਪਤਾ (ਗਾਂਵ / ਜ਼ਿਲ੍ਹਾ / ਪਿੰ ਕੋਡ) Address (Village / District /Pin code)		
2.	ਮੁੱਲੀਆਂ (ਵਾਧਕ ਮੁੱਲੀਆਂ ਮਾਤਰਾ) ਵਿਵਿਧ ਜਾਨਕਾਰੀ (ਹੇਠਾਂ ਲਾਗੂ ਹੋ)		
2.1.	Miscellaneous Information (if applicable) ਪਾਨ (PAN) ਪੈਨ PAN		
2.2.	ਪਾਸਪੋਰਟ ਨੰਬਰ ਕਾਲਾਵਾਲੀ ਤੀਤਾਵਾਲੀ ਵੈਧਤਾ ਤਿਥੀ ਕੇ ਸਾਥ ਪਾਸਪੋਰਟ ਨੰਬਰ Passport Number with validity date		
2.3.	ਵੋਟਰ ਆਈਡੀ ਕਾਰਡ / ਰਾਸ਼ਨ ਕਾਰਡ ਨੰਬਰ Voter ID Card / Ration Card Number		
2.4.	ਟੈਲੀਫੋਨ ਨੰਬਰ (ਐਂਡ ਟੀ ਵੀ ਕੋਡ ਉਲੰਘੇਤੁਵਾਲੀ) ਟੈਲੀਫੋਨ ਨੰਬਰ (ਏਸਟੀਡੀ ਕੋਡ ਸਹਿਤ) Telephone Number (with STD Code)		
2.5.	ਅਧਾਰ ਨੰਬਰ Aadhaar Number		

ക്രമ നമ്പർ ക്രമ സം. S.No.	വിവരങ്ങൾ വിവരണ Particulars	ഒന്നാം വായ്പക്കാരൻ പ്രത്മ ഉധാരക്താ First Borrower	കൂട്ട് വായ്പക്കാരൻ സംയുക്ത ഉധാരക്താ Joint Borrower
2.6.	MSME / ഡായുമാ റജിസ്ട്രേഷൻ നമ്പർ (ബാധകമെങ്കിൽ മാത്രം) എമ്എസ്എഎഈ/ഉദ്യമ പംജികരണ സംഖ്യാ (യदി ലാംഗു ഹോ) MSME / Udyam Registration Number (if applicable)		
3.	വായ്പക്കാരൻ്റെ പേരിലുള്ള സൈവിംഗ് ബാംക് അക്കൗണ്ട് വിവരങ്ങളും ലോംബ് അക്കൗണ്ട് ഉൾപ്പെടയുള്ള മറ്റ് അക്കൗണ്ടുകളുടെ വിവരങ്ങളും ഉധാരക്താ ദ്വാരാ ധാരിത ബച്ചത ബൈൻ ഖാതാ ഔർ അന്യ ഖാതോം സഹിത ത്രണ ഖാതേ, യദി കോർ ഹോ, കാ വിവരണ പ്രദാന കരേ Details of Savings Bank Account and Other Accounts including loan account if any, held by borrower		

വായ്പക്കാരൻ്റെ പ്രസ്താവന ഉധാരക്താ ദ്വാരാ ഘോഷണ / Declaration by Borrower

3.1. 4.1. വായ്പയുടെ ഉദ്ദേശ്യം സുവിധാ കാ ഉദ്ദേശ്യ / Purpose of Facility /

4.1.1. കെ.സി.സി.ഐ.ജി.ജി.എൽ (KCCJL): ഐ റെ / തെ അ ഇ സി പേരിലുള്ള / താൻ /
താജേഷ്‌പാട്ടത്തിനെടുത്തവില്ലേജിലെസർവേ
നമ്പറുകളിൽഎക്കർ പുരയിടത്തിൽ / നിലത്തിൽ കൂഷി ചെയ്യുന്നതിനും അനുബന്ധ
പ്രവർത്തനങ്ങൾക്കുമുള്ളപ്രവർത്തനമുലയന ആവശ്യങ്ങൾക്കുള്ളചെലവുകൾ നിന്നവേറ്റുന്നതിന്
സൗകര്യം/വായ്പ ആവശ്യമാണ്. വിളയുടെ സാമ്പത്തിക സ്കേക്കയിൽരൂപയുമാണ്.
അങ്ങളെ, പ്രിന്റിംഗ് സ്കേക്കയിൽ അനുസരിച്ച് പരമാവധി യോഗ്യതയുള്ള പരിധി Rs.....
.....(കൂഷിയുടെ വിസ്തീർണ്ണം : വിളയുടെ സാമ്പത്തിക സ്കേക്കയിൽ)

കേസിസിജേൽ കേ ലിഎ: മേരെ / ഹമാരെ നാമ പര യാ കിരായേദാര കൃഷക കേ രൂപ മേ ഗാംഗ് മേ സർവ്വേക്ഷണ
സംഖ്യാ എക്ക് ശുഢ ഭൂമി / ആർബൂമി മേ സംബന്ധ ഗതിവിധിയോ ഔർ ഫസല കീ ഖേതി കേ
ലിഎ കാർഷിക പൂംജി ഔർ വിത്ത കാ സ്തര രൂ ആവശ്യകതാഓോ കേ ഖർച്ച കോ പൂരാ കരനേ കേ ലിഎ സുവിധാ / ത്രണ കീ
ആവശ്യകതാ ഹൈ | ഇസ പ്രകാര, വിത്ത കേ പൈമാനേ കേ അനുസാര അധികതമ പാത്രതാ രൂപയേ കീ ഹൈ (ഖേതി കീ ഗർജ്ജ
ഫസല കാ ക്ഷേത്രഫല X ഫസല കേ ലിഎ വിത്ത കേ പൈമാനാ) |

For KCCJL: The facility/loan is required to meet the expenses for the working capital requirements of allied activities and cultivation of crop in _____ acres of dry land / wetland in Survey Numbers _____ in _____ village in my / our name or as tenant cultivators and the scale of finance for the crop is Rs. _____ thus, the maximum eligible limit as per scale of finance is Rs. _____ (Area of crop cultivated x Scale of finance for the crop).

4.1.2. AGTAJ/JLSWS/JLSME/JLOTH/JLSWL എന്നിവയ്ക്ക്: MSME-യുടെ കീഴിലുള്ള കൂഷി അല്ലെങ്കിൽ നിർമ്മാണം/സേവനം/ബിസിനസിന് കീഴിലുള്ള നികേഷപ ക്രെഡിറ്റ്/അനുബന്ധ പ്രവർത്തനങ്ങൾക്ക് അല്ലെങ്കിൽ ആദ്യതര ആവശ്യങ്ങൾക്കായുള്ള.....(ആവശ്യം എന്നാണെന്നു സൂചിപ്പിക്കുക) മുഴുവൻ തെ...../പദ്ധതി വിഹിതത്തോടുകൂടിയുള്ള ചെലവുകൾ നിരവേറ്റുന്നതിന് സൗകര്യം/വായ്പ ആവശ്യമാണ്.അങ്ങനെപ്പോജക്ട് ചെലവ് അനുസരിച്ച് പരമാവധി യോഗ്യതയുള്ള സൗകര്യം/വായ്പ തുക Rs./ ആണ് (പോജക്ക് ചെലവിൽ 85%).

एजीटीएजे / जेएलएसडब्ल्यूएस / जेएलएसएमई / जेएलईटीएच / जेएलएसडब्ल्यूएल के लिए: /- करोड़ रुपए के कुल परियोजना परिव्यय से कृषि के तहत निवेश ऋण/संबद्ध कार्यकलापों अथवा एमएसएमई के तहत विनिर्माण/सेवा/व्यवसाय अथवा प्रयोजन की घरेलू आवश्यकताओं के लिए होने वाले खर्चों को पूरा करने के लिए सुविधा/ऋण अपेक्षित/- रु. है । (परियोजना लागत का 85%)

For AGTAJ/JLSWS/JLSME/JLOTH/JLSWL: The facility/loan is required to meet the expenses for investment credit/allied activities under Agriculture or Manufacturing/service/business under MSME or for domestic needs for the _____ purpose with total project outlay of Rs. _____/- and thus maximum eligible facility/loan amount as per project cost is Rs. _____/- (85% of project cost).

4.1.3. JLSME (ക്യാഷ് ടെക്നോളജി)സാർലൈ വായ്പ:.....രൂപയുടെ പ്രോജക്ട് വിറ്റുവരവുള്ള ബിസിനസ്സ് ആവശ്യങ്ങൾ നിറവേറ്റുന്നതിന് സഹകര്യം/വായ്പ ആവശ്യമാണ്. (പരമാവധി പരിധി :പബ്ലിക് വിറ്റുവരവിൽ 20%).

आभूषणों के एवज में जेएलएसएमई (नकद ऋण): करोड़ रुपए (अधिकतम पात्रता - परियोजना कारोबार का 20%) के परियोजना कारोबार वाले के वाणिज्यिक कार्यकलाप को चलाने के लिए व्यावसायिक आवश्यकताओं को पुरा करने हेतु सुविधा / ऋण की आवश्यकता है।

JLSME (Cash Credit) against Jewellery: The facility/loan is required to meet the business needs for running a commercial activity of _____ with project turnover of Rs. _____ (Maximum limit - 20% of project turnover).

4.1.4. JL (ஸ்ரீ):.....அருவஶூத்திரங்களை
கார்பிக் அவசியங்களுக்கு பெரிதாக விடுவது கார்பாக் கீர்த்தி வாய்மானம்.

जेएल (स्टाफ): उद्देश्य हेतु धरेलू जरूरतों के खर्चों को पूरा करने के लिए सुविधा / ऋण की आवश्यकता है।

JL(Staff): The facility/loan is required to meet the expenses for domestic needs for the purpose.

4.1.5. Suvidha സുവിധ ലോർ സ്കീം: വ്യക്തികളുടെഭവനവായ്പയ്ക്ക് ചെലവുകൾ/മാർജ്ജിൽ പണം എന്നിവ നിറവേറ്റാൻ സഹകര്യം/വായ്പ ആവശ്യമാണ്.

सुविधा ऋण योजना: व्यक्तियों द्वारा लिए गए आवास ऋण हेतु व्यय/मार्जिन राशि को पूरा करने के लिए सुविधा/ऋण की आवश्यकता है।

Suvidha Loan Scheme: The facility/loan is required to meet expenses/margin money for a housing loan availed by individuals.

4.2. ഈ സൗകര്യം/വായ്പ പ്രവൃത്തിയിൽ ആവശ്യത്തിന് മാത്രമേ ഉപയോഗിക്കു, ആയത് ഉള്ളാട്ടിക്കുവാനും ഉപയോഗിക്കുന്നതല്ല.

सुविधा/ऋण का उपयोग केवल बताए गए उद्देश्य के लिए किया जाएगा, किसी सद्वेषाजी के उद्देश्य के लिए नहीं।

The facility/loan will be used for the stated purpose only and not for any speculative purpose.

5. പണയം വെച്ച ആഭരണങ്ങളുടെ ഷൈലീൾ (ബാധകമലിനത്തിൽ ഒഴിവാക്കുക)

गिरवी रखे गए आभषणों की सूची (जहां कहीं भी लागू न हो काट दें)

Schedule of Pledged Jewellery (Strike wherever not applicable)

(વાયુપત્રારણે / કાર્યપદ જ્ઞાન / ઇલેક્ટ્રોનિક જ્ઞાન)
ઉધારકર્તા(ઓ) કે હસ્તાક્ષર/ ડિજિટલ રૂપ સે કિએ ગએ હસ્તાક્ષર
[Signature/Electronic Signature of the Borrower(s)]

അപ്പേസർ സർട്ടിഫിക്കറ്റ്
മല്യാംകക പ്രമാണപത്ര Appraiser Certificate

മുകളിൽ സുചിപ്പിച്ച പനയം വെച്ചു ആഭരണങ്ങൾ തൊൻ വിലയിരുത്തി, അതിരെ മുല്യം എണ്ണെ.....(രൂപ.....മാത്രം). മുകളിലുള്ള ഭാരം, സുക്ഷ്മത, മുല്യനിർണ്ണയം എന്നിവ തൊൻ ഉള്ള നൽകുന്നു.

गिरवी रखे गए उपर्युक्त आभूषण का मूल्यांकन मेरे द्वारा किया गया है एवं इसकी कीमत रु.....
रुपया.....है। मैं उपर्युक्त वजन, शुद्धता एवं मूल्यांकन की गारंटी देता हूँ)
The Pledged Jewellery referred to above were appraised by me and valued at Rs._____
(Rupees _____ only). I guarantee the above weight, fineness and valuation.

(ജുവർ അപേപ്രസരുടെ ഒപ്പ്/ ഇലക്ട്രോണിക് ഒപ്പ്‌പ)

आभूषण मूल्यांकक के हस्ताक्षर/डिजिटल हस्ताक्षर]
[Signature/Electronic Signature
of Jewel Appraiser]

(ബോൺ മാനേജരുടെ മേലൊപ്പ് /
ഇലക്ട്രോണിക് ഓഫീസ്)

[शाखा प्रबन्धक के प्रति हस्ताक्षर/डिजिटल हस्ताक्षर]
[Counter Signature/Electronic
Signature of the Branch Manager]

ਗੋਮਿਗੋਹਗ ਸੁਵਿਧਾ Nomination Facility

4.1. ਏਗ੍ਰੇ/ਲੈਅਲ੍ਗ੍ਰੇਡ ਮਰਣਾਂ ਸਾਡੀਕੁਗੁਨ ਪਕਖ਼, ਬਾਹਿਕੀ ਪਣਾਂ ਵੱਡੀਕੁਲ੍ਹਾਤ੍ਤੁਂ ਬਾਹਿਕੀ ਕਲ੍ਲੀਖਿਲ੍ਹਾਤ੍ਤੁਮਾਹ ਸਾਰੀਆਡਰਣਾਂਡ ਤਾਨ/ਲੈਅਡ ਬਾਹਿਕੀ ਨਾਲ ਪ੍ਰਤ੍ਯੇਕ ਪਕਖ਼ ਪਾਰੋਕਖਵੁਮਾਹ ਬਾਧ੍ਯਤਕਾਲ (ਆਤੀਰ ਮੁਤਲ੍ਹੁਂ ਪਲਿਗਿਆਂ ਬਾਧਕਮਾਹ ਮੁੜ ਗਿਰਕੁਲ੍ਹਾਤ੍ਤੁਮਾਹ ਉਡੈਪ੍ਰੇਟ੍ਟਾਨ੍ਹੁ) ਪ੍ਰਾਂਤੀਨਾਮਾਹੁਂ ਅਦੂਧੁ ਤੀਰਕੁਗੁਨ ਪਕਖ਼ ਹਨਿਪ੍ਰਾਨਿਆਨ ਵ੍ਯਕਤਿਕ ਬਾਹਿਕੀ ਨਿਨ੍ਹੁਂ ਦੀ ਸਾਰੀਆਡਰਣਾਂਡ ਤਿਰਿਕੇ ਕੇਕਪ੍ਰਾਨਿਗਿਆਨ ਤਾਨ/ਲੈਅਡ ਹਨਿਗਿਆਨ ਅਧਿਕਾਰ ਨਾਲ ਕੁਗੁਨ੍ਹੁ.

ਮੈਂ/ਹਮ ਏਤਦਵਾਰਾ ਨਿਮਨਲਿਖਿਤ ਵਾਕਿ (ਵਾਕਿਆਂ) ਕੇ ਅਧਿਕ੃ਤ ਕਰਤਾ/ ਤੀ ਹੁੰ ਕਿ ਮੇਰੀ/ਹਮਾਰੀ ਮ੃ਤ੍ਯੁ ਹੋ ਜਾਨੇ ਪਾਰ ਬੈਂਕ ਕੇ ਪਾਸ ਗਿਰਵੀ ਰਖੇ ਗਏ ਸੋਨੇ ਕੇ ਗਹਨੇ/ਆਮੂ਷ਣ ਸਮੂਰ੍ਛ ਬਕਾਧਾ ਰਾਸ਼ਿ ਪ੍ਰਤ੍ਯੇਕ ਅਥਵਾ ਮੂਲਧਨ, ਬਾਜ਼ ਔਰ ਲਾਗੂ ਅਨ੍ਯ ਸ਼ੁਲਕ ਸਹਿਤ ਅਧ੍ਰਤ੍ਯੇਕ ਦੇਤਾਏਂ ਜੋ ਸੁੜ ਪਰ/ਹਮ ਪਰ ਬੈਂਕ ਕੇ ਪ੍ਰਤ੍ਯੇ ਪੂਰੀ ਤਰਫ਼ ਬਕਾਧਾ ਹੈਂ ਕੇ ਮੁਗਤਾਨ ਪਰ, ਬੈਂਕ ਦੁਆਰਾ ਵਾਪਸ ਕਿਏ ਜਾ ਸਕਤੇ ਹੈਂ।

I/We hereby authorize the following person(s) to whom the gold jewelry/ornaments pledged and in the custody of the Bank, may be returned by the Bank in the event of my/our death, upon payment of all the outstanding direct or indirect liability/ies that I/we owe to the Bank in full which includes principal, interest and other charges as applicable:

ਪੇਂਡ ਨਾਮ Name	ਵਾਲ੍ਹੁ ਆਧੂ Age	ਜਨਮ ਤੀਤਾਤੀ ਜਨਮਤਿਥਿ Date of Birth	ਵਾਨ੍ਹਿਂ ਸਹਿਰਮਾਹ ਸੰਬੰਧ Relationship	ਮੋਹੇਵੀਲਾਂਦਾ ਸਥਾਨੀ ਪਤਾ Permanent address	ਪਾਨੀ/ਅਨ੍ਤਾਨੀ ਨਾਮ ਪੈਨ/ ਆਧਾਰ ਸੰਖਿਆ (ਵੈਕਲਪਿਕ) PAN/AADHAAR No. (Optional)

(ਅਧਿਕਾਰ ਅਧਿਕਾਰ ਨਾਲ ਵ੍ਯਕਤਿ ਪ੍ਰਾਨ ਪ੍ਰਾਨ ਵੱਡੀਕੁਲ੍ਹਾਤ੍ਤੁਮਾਹ ਵ੍ਯਕਤਿ ਨਾਲਿਗ ਨਹੀਂ ਹੈ Please ensure that the authorized person is not a minor)

7.2. ਤਾਨ/ਲੈਅਡ ਬਾਹਿਕੀਨਾਂ ਕਾਨਪ੍ਰੇਤੀਕੀਕੁਗੁਨ ਪ੍ਰਤ੍ਯੇਕ ਪਕਖ਼ ਪਾਰੋਕਖਵੁਮਾਹ ਏਲ੍ਹਾ ਬਾਧ੍ਯਤਕਲ੍ਹਾ ਕੁਕੀਲ੍ਹੀਕ ਹਲ੍ਹਾਤ ਮੁਫ਼ਤਵਾਨਾਹੁਂ ਅਦੂਧੁ ਤੀਰਿਤਾਤ ਮਾਤਰਮੇ ਮੇਲਵਾਨਾਤ ਅਧਿਕਾਰ ਨਾਲਿਗ ਵ੍ਯਕਤਿਕ ਪਣਾਂ ਵੱਡੀਕੁਲ੍ਹਾਤ੍ਤੁਮਾਹ ਕੇਕਪ੍ਰਾਨਿਗਿਆਨ ਅਨੰਹਾਤ ਉਕੁਕਲ੍ਹਾਤ੍ਤੁਮਾਹ ਏਗ੍ਰੇ/ਲੈਅਡ ਬਾਹਿਕੀ ਨਾਲਿਗ ਸਹਿਰੀਕੀਕੁਗੁਨ੍ਹੁ.

ਮੈਂ/ਹਮ ਪੁਣੀਕਰਤੇ ਹੈਂ ਕਿ ਅਧਿਕ੃ਤ ਵਾਕਿ ਗਿਰਵੀ ਰਖੇ ਆਮੂ਷ਣਾਂ ਕੋ ਪ੍ਰਾਪਤ ਕਰਨੇ ਕਾ ਤਭੀ ਹਕਦਾਰ ਹੋਗਾ ਜਬ ਵਹ ਬੈਂਕ ਕੀ ਪੂਰੀ ਸੰਤੁ਷ਿਕੀ ਕੇ ਸਾਥ ਸੇਰੇ/ਹਮਾਰੇ ਬੈਂਕ ਕੇ ਪ੍ਰਤ੍ਯੇ ਬਕਾਧਾ ਸਾਫ਼ੀ ਪ੍ਰਤ੍ਯੇਕ ਅਧ੍ਰਤ੍ਯੇਕ ਦੇਨਦਾਰਿਆਂ ਕੇ ਮੁਗਤਾਨ ਕਰ ਦੇਗਾ।

I/We confirm that the authorized person shall become entitled to receive the Pledged Jewellery only upon payment of all the outstanding direct or indirect liability that I/we owe to the Bank to the full satisfaction of the Bank.

7.3 मेल्परिणत व्यक्तिये आयिकारप्लूटिय नकपड़ी लालै/लाइसेंस मार्गो वरुत्तुकये रिप्रोक्युकये चेप्यात्त पक्ष्यो लालै/लाइसेंस पलायं वेच्य अर्डरलाइसेंस एरेलै / लाइसेंस मरलापत्रमें मरुत्तकीलुमें परिशलीकात तत्त्व बाकी लेल्परिणत आयिकारप्लूटिय व्यक्तिक्क तिरिके नर्काव्याकातालै. अप्रकार० अर्डरलाइसेंसिरिके नर्कुणेवालै बाक आतिलै एल्लै बायक्युतक्कलै लीक्यु० पुर्लामाय्यु० इवाकप्लूमेन्यु० लालै/लाइसेंस स्पीरीकरिकयु०

मैं/हम पुष्टि करते हैं कि जब तक कि प्राधिकरण मेरे/हमारे द्वारा बदला या रद्द किया जाता है मेरे/हमारे द्वारा किसी भी वसीयतनामा या अन्य स्वभाव के बावजूद बैंक मेरे/हमारे द्वारा अधिकृत किए व्यक्ति को गिरवी रखे गए आभूषणों की वापसी के साथ ही सभी या किसी भी दायित्वों/देनदारियों से पूरी तरह से मुक्त हो जाएगा ।

I/We confirm that Bank shall be absolved of all or any obligations/liabilities and be discharged fully on return of the Pledged Jewellery by me/us to the authorized person, irrespective of any testamentary or other disposition by me/us, unless the authorization is varied or cancelled by me/us.

7.4 मेल्परिणत आयिकारप्लूटिय व्यक्तिय्यु० क्यू लालै/लाइसेंस नर्कील्यु०

मैं/ हम प्राधिकृत व्यक्ति का केवाईसी विवरण संलग्न कर रहे हैं ।

I/We have enclosed KYC of authorized person.

(वायपक्कारलै / क्लारु० ऐप्पै / इलेक्ट्रोलाइकै ऐप्पै)

[उधारकर्ता(ओं) के हस्ताक्षर/ डिजिटल रूप से किए गए हस्ताक्षर]

[Signature/Electronic Signature of the Borrower(s)]

पलायं वेच्य सर्लेल्लाडरलाइसेंस तिरिके लाभिच्यतिन्यु० आकंगेल्लाल्यज्जमलै०
ऋण बंद होने पर गिरवी रखे गए सोने के आभूषणों की प्राप्ति के लिए पावती ।

ACKNOWLEDGEMENT FOR RECEIPT OF GOLD JEWELLERY PLEDGED ON CLOSURE OF LOAN.

ज्युवले लेवलै नम्बरः आभूषण ऋण संख्या Jewel Loan Number:	वायपक्कारलै पोरः उधारकर्ता का नाम Borrower's Name:
--	---

आपेक्षयु० सैलियलै नम्बर 5० परामर्शीच्यिक्कु० सर्लेल्लाडरलाइसेंस लेक्यु०

आवेदन के क्रमांक 5 में उल्लिखित सोने के आभूषण प्राप्त हुए ।

RECEIVED gold ornaments mentioned herein Serial Number 5 of the application.

पलायं वेच्य सर्लेल्लाडरलाइसेंस लेल्लाल्यु० इलाइसेंस पुर्लेल्लाव्यु० क्रमव्युमालै०

गिरवी रखे गए सोने के आभूषणों की अनुसूची और वस्तुएं पूरी और क्रम में हैं।

Schedule of Gold Jewellery Pledged and the items are complete and in order.

[वायपक्कारलै / क्लारु० ऐप्पै / इलेक्ट्रोलाइकै ऐप्पै]

[उधारकर्ता(ओं) के हस्ताक्षर/ डिजिटल रूप से किए गए हस्ताक्षर]

[Signature/Electronic Signature of the Borrower(s)]

ബാജിൽസ് ഉപയോഗത്തിന് ശാഖാ കേ പ്രയോഗ ഹേതു For Branch Use

പണയം വെച്ചു സാർഡാഡരണങ്ങൾ തിരികെ നൽകിയതിൽസ് സ്ഥിരീകരണം

മിരവി രഖേ ഗए സോനേ കേ ആഭൂഷണോ കേ വാപ്സി കേ പുഷ്ടി

Confirmation of return of Gold Jewellery Pledged

- i. അഭ്രഭാവങ്ങളുടെ എണ്ണം ആഭൂഷണോ കേ സംഖ്യാ Number of Jewel pieces.....
- ii. അതുകൊെ വെയ്റ് (ഗ്രാമിൽ) കുല സകല വജന Total Gross Weight (ഗ്രാമ gms).....
- iii. അക്കൗണ്ട് ക്ലോസ് ചെയ്ത തീയതി ബന്ദ കരതെ സമയ രാശി Account Closed on.....
- iv. വായ്പക്കാരൻസ് കൈവരശമുള്ള.....നമ്പർ ജുവൽ ലോണ് കാർഡിൽസ് പകർപ്പ് കൈപറ്റിയിരിക്കുന്നു. പ്രാപ്ത കേ ഗുഡ് ഉധാരകർത്താ കേ ആഭൂഷണ ത്രണ കാർഡ് സംഖ്യാ..... കേ പ്രതി |
Borrower's copy of Jewel Loan Card bearing the number..... received.

[ബാജിൽസ് അധികാരപ്പെടുത്തിയ ഉദ്യോഗസ്ഥൻസ് ഒപ്പ്/ഇലക്ട്രോണിക് ഒപ്പ്]

[ബംക് കേ പ്രാധികൃത അധികാരി കേ ഹസ്താക്ഷര/ഇലക്ട്രോണിക് ഹസ്താക്ഷര]

[Signature/Electronic Signature of the Authorized Official of the Bank]

CREDIT SANCTION ADVICE

(Any alteration in the sanction letter requires authentication)

Date: _____

To,

Mr./Ms./M/s _____

Dear Sir/Madam,

We refer to your loan application with reference ID _____ dated _____ and take pleasure in advising that the Competent Authority of the Bank has sanctioned and credited to your loan account the AGTAJ/KCCJL/JLSWS/JLSME/JLOTH/JLSWL/any other scheme _____ loan of Rs. _____/ (Rupees: _____) at _____ % interest per annum adhering to scale of finance/personal consumption needs/manufacturing/services/working capital for business, repayable in terms of the repayment schedule against the Pledged Jewellery subject to compliance of the terms and conditions.

Schedule of Pledged Jewellery

S. No	Description of gold jewellery	No. of Items	Gross weight (in grams)	Net weight (in grams)	Fineness (in carats)	Market Rate (in Rs.)	Market Value (in Rs.)	Advance Rate (in Rs.)	Advance Value (in Rs.)	Remarks (Hall mark etc.)

[Signature/Electronic Signature of Manager II Line]

[Signature/Electronic Signature of Branch Head]

Date:

Terms and Conditions on which Loans/Cash Credit are advanced on the security of Jewels Pledged with the Bank

1. Repayment Schedule

a. **Facility/loan Term:** The tenure of the facility/loan will be _____ months.

b. Bullet Payment

The facility/loan together with interest is repayable in one lump-sum at the end of the facility/loan term. Interest shall be payable on the outstanding in the loan account computed on daily balances basis duly compounded and debited to the account at monthly rests on the last working day of every month, in accordance with the accounting practices of the Bank from time to time. The principal facility/loan amount together with interest will be repayable at the end of the facility/loan term.

c. Equated Monthly Instalments

The first due date for repayment of EMIs shall fall <xx/xx/xxx(dd/mm/yyyy)> <Repayment Date> and the subsequent instalments on or before the same date of each succeeding month thereafter, till the entire facility/loan is fully repaid with the interest and other unpaid penalty, costs, charges and expenses.

The tentative breakup between principal and interest for the tenure of the facility/loan shall be as under:

Next Due Date	Frequency of Repayment (Monthly/Quarterly/Half Yearly/Annual)	Principal	Projected Interest	Total Repayment

d. Repayment Tenure of Long term loan for Agriculture and allied activities against security of Gold:-

The facility/loan is repayable within a maximum period of 36 months from the date of sanction in monthly/quarterly /half-yearly/annual instalments or by lump sum payment.

The recovery of interest and instalments will be made from your Savings/Current Account. Please, therefore, note to maintain sufficient balance in your Savings/Current Account without fail.

2. I/We agree to pay interest at the rate of _____ % per annum which is over and above the Repo Linked Lending Rate ("RLLR")/ Marginal Cost of the Fund-Based Lending Rate ("MCLR")/any other benchmark rate of _____ % per annum with monthly rests. I/We agree that the RLLR/MCLR/any other benchmark rate prevailing on the date of first disbursement, whether partial or full, shall be applicable till the Reserve Bank of India's policy rates are revised. I/We further agree that the above rate of interest may be changed / revised by the Bank without any intimation or notice to me/us.

3. I/We shall declare the purpose of availing the Facility ("Purpose") only and not for any other speculative purpose.

4. I/We agree to repay the Facility with the interest thereon in accordance with the repayment schedule set out in the Application or earlier as and when demanded by the Bank.

5. I/We hereby authorize the Bank to charge penal charges as set out in the Application ("Penal Charges"), in the event of default in payment of any amount(s) due and payable by me/us to the Bank or any irregularity in my/our facility account or non-compliance with any of the terms and conditions contained herein or in relation to the Facility. I/We acknowledge that the Penal Charges is reasonable, commensurate and represents a genuine pre-estimate of the loss incurred by the Bank as a result of the event of default and duration of the default. I/We acknowledge that the Penal Charges has been determined based on a policy approved by the board of directors of the Bank which inter alia takes into account the quantum and period of default. The Penal Charges shall be immediately payable by me/us to the Bank. The Bank's right to claim such Penal Charges shall be without prejudice to the Bank's right to take any other action available to it under the terms of this Application or at law in respect of such default.

6. I/We shall be deemed to have received notice of change in the rate of interest whenever the changes are displayed/notified at/by the Bank/published in newspaper or on the Bank's website/made through entry of interest charged in the passbook/statement of account sent to me/us. Requirement for an individual notice regarding the change of interest is expressly waived by me/us.

7. I/We agree to pay processing fees which will not be refunded even if I/we do not take up the facility, revalidate the sanction or foreclose the Facility.

8. Failure on my/our part to repay the Facility, with interest as per the repayment schedule set out in the Application or earlier as demanded by the Bank, will entitle the Bank to (without prejudice to the Bank's right of suit against me/us) sell the whole or part of the Pledged Jewellery my/our cost and risk, either by public auction or private contract, in order to realize its dues even without any intimation/notice to me/us. In case of deficit after appropriate of the sale proceeds to the loan account, I/we will be personally liable to the Bank for the same and the Bank shall recover the same from me/us.

9. The Pledged Jewellery to the Bank shall be continuing security for all my/our present and future indebtedness and liabilities either solely or jointly with other persons in whatsoever capacity either as borrower or guarantor at any office of the Bank.

10. The borrower shall maintain the margin of% on gold ornaments and in case of fluctuations of price or accrual of interest, the bank may demand repayment to cover the margin by giving one week notice.

11. I/We shall be personally liable for repayment of any expenses/losses incurred by the Bank in connection with the Facility and the Pledged Jewellery herein shall be security for the same.

12. Letters / Notices dispatched by the Bank in my / our address mentioned in the Application or in the revised address if any intimated by me / us to the Bank shall be deemed to have been received by me / us.

13. I/We accept that Pledged Jewellery with the Bank shall be kept at my/our risk in Bank's ordinary safes and the Bank is not liable for any damage to articles by reason of accident. The Bank shall not be liable in case of any damage to the articles pledged hitherto by reason of accident.

14. I/We understand that I am/ we are entitled to delivery of the Pledged Jewellery only on payment in full of principal, interest and costs pertaining to the Facility and any other dues owed to the Bank in whatsoever capacity either as borrower or guarantor at any office of the Bank.

15. The Bank shall be entitled to re-value the Pledged Jewellery at my/our cost at any time and if I/we do not attend the Bank for the purpose of revaluation on notice sent to me/us, the Bank may proceed to do the same in my/our absence.

16. I/We declare that I/we am/are the bona fide owner and in possession of Pledged Jewellery. I/We confirm(s) that my/our title to the Pledged Jewellery deposited/to be deposited by me/us as security is not defective or challenged by any person. I/We undertake and agree to pay all losses, costs, charges, expenses and liabilities resulting from my defective/challenged title over the Pledged Jewellery.

17. If, at any time during the subsistence of this Application, the Bank is of the opinion that the security provided for the Facility has become inadequate to cover the Facility then outstanding, then, on the Bank advising the me/us to that effect, I/we shall procure, provide and furnish to the Bank, to the satisfaction of the Bank such additional security as may be acceptable to the Bank to cover such deficiency.

18. The Pledged Jewellery was appraised and valued by a certified jewel appraiser, the same has been specified under the Application.

19. I/We will abide by the rules and norms of the Kisan Credit Card when the limit is sanctioned as cash credit by the Bank.

20. I/We agree that in case I/we commit default in the payment/repayment of the amount due and payable by me/us pursuant to this Facility, the Bank and the Reserve Bank of India will have an unqualified right to disclose or publish my name as defaulter(s) in such manner and through such medium as the Bank or the Reserve Bank of India in its absolute discretion may think fit, including my photographs.

21. A prepaid letter sent through the post duly addressed to me/us at the address notified by me/us to the Bank and/or an e-mail to the registered email, if any, with an SMS to the email and contact number respectively notified to the Bank by me/us shall be sufficient notice to me/us for any purpose. Such notice shall be deemed to have been given at the time when it would be delivered in due course of post, email, SMS or otherwise. If by reason of my/our absence from the address mentioned herein, any such notice cannot be given, then the same if inserted once as an advertisement in a newspaper circulating in the district where I/we was last known to reside or carry-on business, shall be deemed to have been effectually given and received on the day on which such advertisement appears.

22. In case there is more than one Borrower, each of them shall be bound and liable hereunder jointly and severally with the other or others, and all conditions herein contained shall be performed by each of them, jointly and severally. Any notice served on any one Borrower shall be deemed to be the service of such notice on all other Borrowers and all the Borrowers acknowledge and agree to this.

23. The Bank shall have a lien on the Pledged Jewellery in respect of any other sum of money which I/we may be liable to pay to the Bank either solely or jointly with other persons at any office of the Bank.

24. Notwithstanding anything to the contrary contained herein before or in any agreement or otherwise, it is specifically agreed and acknowledged that the Bank shall always be entitled to have the Bank's right of general lien and set off on the surplus money, if any, remaining out of the sale of the Pledged Jewellery against any of my/our liability to the Bank as borrower or guarantor.

25. I/We agree that in case the Facility is granted under any scheme of the Government, including the Central Government and State Government, I/we shall comply with all the terms and conditions of such scheme as promulgated by the Government from time to time, and in case of failure to do so, the Bank shall have the right to withdraw the benefits available to me/us under such scheme, subject to the terms and conditions of such scheme, such as reduced rate of interest, subsidy etc. and treat the Facility as a normal loan with usual rate of interest.

26. I/We hereby gives specific consent to the Bank and its successors for disclosing / submitting the 'financial information' as defined in Section 3 (13) of the Insolvency and Bankruptcy Code, 2016 (*hereinafter referred to as "Code"*) read with the relevant regulations/ rules framed under the Code, as amended and in force from time to time and as specified there under from time to time, in respect of the credit/ financial facilities availed from the Bank and its successors, from time to time, to any Information Utility (*hereinafter referred to as "IU"*) as defined in Section 3(21) of the Code, in accordance with the relevant regulations framed under the Code, and directions issued by Reserve Bank of India to the banks from time to time and hereby specifically agree to promptly authenticate the 'financial information' submitted by the Bank, as and when requested by the concerned IU.

27. I/We hereby agree and consent to the Bank for the disclosure of all or any such,

- a. information and data relating to me/us;
- b. information or data relating to my/our obligations in any credit facility granted/to be granted, by the Bank and availed by me/us; and
- c. default if any, committed by me/us in discharge of my/our obligations, as the Bank may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau (India) Ltd. ("CIBIL"), and any other agency authorized by the Reserve Bank of India in this regard.

28. I/We further agree and consent that the

- a. CIBIL, and any other agency so authorized may use, process the said information and data disclosed by the Bank in the manner as deemed fit by them; and
- b. CIBIL, and any other agency so authorized may furnish for consideration, the processed information and data or products thereof prepared by them, to banks / financial institutions and other credit grantors or registered users, as may be specified by the Reserve Bank of India in this behalf.

29. I/We hereby agree and authorize the Bank to disclose, from time to time, any information and data relating to me/us (including sensitive personal data or information and any other data the disclosure of which requires consent under the applicable laws), the Facility and/or any defaults to: (a) any group entity of the Bank or any of the directors, employees, agents and representatives of the Bank and its group entities, (b) third parties engaged by the Bank or any of its group entities for marketing of products and services, (c) any rating agency, insurer or insurance broker, or direct or indirect provider of credit protection to the Bank or any group entity of the Bank, (d) any of the service providers or professional advisers of the Bank or any group entity of the Bank, (e) any credit bureau, credit information companies, banks, non-banking financial institutions and other financial institutions, (f) any entity to whom the disclosure is required by order of any court or tribunal of competent jurisdiction or any governmental or regulatory authority or similar body, or pursuant to any applicable law, (g) any actual or potential participant, assignee or other transferee in relation to the Bank's rights and/or obligations under any agreement, and (h) the Reserve Bank of India. I/We agree that the above persons may use and process the information and data disclosed by the Bank in the manner in compliance with applicable law, including without limitation the Digital Personal Data Protection Act, 2023.

30. I/We undertake and agree that the Bank will not be required to pay for any loss or damage that may arise on the account of false/incorrect declaration by me, and the Bank may also be at liberty to take appropriate legal action.

31. Notwithstanding anything contained in herein, the Bank at any time reserves the absolute right to cancel the limits (either fully or partially) unconditionally without prior notice (a) in case deterioration of my/our credit worthiness and/ or (b) in case of non-compliance of terms and conditions of the and/ or (c) in case the limits/ part of the limits is not utilized by me/us.

32. I/We agree to bear and pay all present and future stamp, registration and similar taxes or charges which may be payable in connection with the acceptance, delivery, performance or enforcement of the Facility and this Application or any other document executed/entered into in relation to the Facility.

33. I/We expressly agree that all disputes arising out of and/or relating to the Facility or any other relevant document shall be subject to the exclusive jurisdiction of the court/tribunal of the city/place in which the branch of the Bank from where the Facility disbursement has been made is situated and that, accordingly, any legal action, suit or proceedings arising out of or in connection with this Application may be brought in those courts/tribunals of competent jurisdiction, provided that the Bank shall be entitled to pursue the same in any other court of competent jurisdiction at any other place and I/we irrevocably submit to and accept the jurisdiction of those courts/tribunals. This Application shall be governed by and construed in accordance with Indian law.

34. I/We know that the rules of the Bank for the time being relating to the pledge of the Pledged Jewellery shall be binding on me/us.

35. I/We confirm that the nominee, as modified by me/us and notified to the Bank, shall become entitled to receive the Pledged Jewellery only upon payment of all outstanding direct or indirect liability that I/we owe to the Bank to the full satisfaction of the

Bank. I/We confirm that the Bank shall be absolved of all or any obligations/liabilities and be discharged fully on return of the Pledged Jewellery by me/us to the nominee(s), irrespective of any testamentary or other disposition by me/us.

36. I/We will take due care of the secrecy of my password/login & transaction PIN(s) and will not share these details with anybody. The Bank shall not be liable for any unauthorized access to my internet banking page/website of the Bank through the use of my password/ login & transaction PIN and the submission of this Application by me and credit of the Facility amount to my loan account would be sufficient for the Bank to construe that I/we have applied for the Facility online and have been the beneficiary of the said Facility amount sanctioned and credited to my loan account.

37. I/We acknowledge the adequacy of data protection measures adopted by the Bank and shall not raise any objection or claim in relation to process, method, storage or means of authentication in connection with the Facility.

38. Disclosures as per Reserve Bank of India Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances.

Following are the terms and conditions of the Facility, as per the guidelines issued by the Reserve Bank of India, for illustration purposes:

a. **“Dues”** means, the principal/interest/any charges or any amounts agreed between the borrower and the Bank from time to time levied on the Facility which are payable within the period stipulated as per the repayment schedule.

“Overdue” means, the principal/interest/any charges levied on the Facility which are payable but have not been paid within the period stipulated as per the repayment schedule. In other words, any amount due to the Bank in connection with the Facility is “overdue” if it is not paid on the due date fixed by the Bank.

The Principle of FIFO i.e., **“First In, First Out”** accounting method is relevant to arrive at the number of days of overdue for determining the SMA/NPA status. The FIFO principle assumes that the oldest outstanding dues under the Facility need to be cleared first. The FIFO method thus requires that what is due first must be paid by the borrower first.

b. The Bank shall recognize incipient stress in facility accounts, immediately on default¹ by classifying such assets as special mention accounts (SMA) as per the following categories:

¹‘Default’ means non-payment of debt (as defined under the Insolvency and Bankruptcy Code, 2016) when whole or any part or instalment of the debt has become due and payable and is not paid by the debtor.

SMA Sub-categories	Basis for classification – Principal or interest payment or any other amount wholly or partly overdue
SMA-0	Upto 30 days
SMA-1	More than 30 days and upto 60 days
SMA-2	More than 60 days and upto 90 days

In the case of revolving credit facilities like cash credit/overdraft, the SMA sub-categories will be as follows:

SMA Sub-categories	Basis for classification – Outstanding balance remains continuously in excess of the sanctioned limit or drawing power, whichever is lower, for a period of:
SMA-1	More than 30 days and upto 60 days
SMA-2	More than 60 days and upto 90 days

c. The Bank shall flag a loan account as “overdue” as part of its day-end processes for the due date, irrespective of the time of running such processes. Similarly, classification of loan accounts as SMA/NPA shall be done as part of day-end process for the relevant date and the SMA/NPA classification date shall be the calendar date for which the day-end process is run. In other words, the date of SMA/NPA shall reflect the asset classification status of an account at the day-end of that calendar date. By way of illustration:

Example-1: If due date of a loan account is March 31, 2021, and full dues are not received before the lending institution runs the day-end process for this date, the date of overdue shall be March 31, 2021. If it continues to remain overdue, then this account shall get tagged as SMA-1 upon running day-end process on April 30, 2021, i.e. upon completion of 30 days of being continuously overdue. Accordingly, the date of SMA-1 classification for that account shall be April 30, 2021.

Similarly, if the account continues to remain overdue, it shall get tagged as SMA-2 upon running day-end process on May 30, 2021 and if it continues to remain overdue further, it shall get classified as NPA upon running day-end process on June 29, 2021.

Example-2: If due date of a loan account is September 15, 2021, and full dues are not received before the lending institution

runs the day-end process for this date, the date of overdue shall be September 15, 2021. If it continues to remain overdue, then this account shall get tagged as SMA-1 upon running day-end process on October 15, 2021, i.e., upon completion of 30 days of being continuously overdue. Accordingly, the date of SMA-1 classification for that account shall be October 15, 2021.

Similarly, if the account continues to remain overdue, it shall get tagged as SMA-2 upon running day-end process on November 14, 2021 and if it continues to remain overdue further, it shall get classified as NPA upon running day-end process on December 14, 2021.

- d. When there is a default in repayment by the borrower on the due date(s) mentioned in the repayment schedule mentioned hereto/or servicing of interest, beyond 90 (ninety) days or any other period stipulated by the Bank under the directives of the Reserve Bank of India, all loan/credit accounts shall be categorized as Non-Performing Assets (NPAs) and such categorization entails disqualification of me/us from seeking:
 - i. additional/ad-hoc credit facilities (fund based or non-fund based);
 - ii. waiver of overdue interest charges;
 - iii. waiver of overdue penalty charges
 - iv. softening recovery measures by the Bank, etc.
- e. A loan granted for short duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for 2 (two) crop seasons. A loan granted for long duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for 1 (one) crop season.

“Long duration” crops would be crops with crop season longer than one year and crops, which are not “long duration” crops, would be treated as “short duration” crops. The crop season for each crop, which means the period up to harvesting of the crops raised, would be as determined by the State Level Bankers’ Committee (SLBC) in each State. Depending upon the duration of crops raised by an agriculturist, the above NPA norms would also be made applicable to agricultural term loans availed of by him.

The norms stated above are applicable only to Farm Credit extended to agricultural activities listed in Annex-2 of the Reserve Bank of India Master Circular on Prudential Norms on Income Recognition, Asset Classification and provisioning pertaining to Advances Ref. No. DOR.STR.REC.3/21.04.048/2023-24, dated April 1, 2023 (RBI/2022-23/06), as amended from time to time.

- f. Loan accounts classified as NPAs by the Bank may be upgraded as “standard” asset only if entire arrears of interest and principal are paid by the borrower. In case the borrower has availed more than one credit facility from the Bank, the loan account shall be upgraded from NPA to “standard” asset category only upon repayment of entire arrears of interest and principal pertaining to all the credit facilities. An illustration of the movement of an account to SMA category to NPA category based on delay or non-payment of dues and subsequent upgradation to “standard” category at day-end processes is provided hereto.

Illustration of the application of Principle of “First In, First Out” in appropriation of payments into the facility account:

If in any facility account as on 01.02.2021 there are no overdues and an amount of Rs. X is due for payment towards principal instalment/interest/charges/other amounts, any payment being credited on or after 01.02.2021 in the facility account will be used to pay off the dues outstanding on 01.02.2021. Assuming that nothing is paid/or there is partial payment (Rs Y) of dues during the month of February, the overdue as on 01.03.2021 will be Rs X – Rs Y. Additionally, an amount of Rs. Z becomes due as on 01.03.2021. Now any payment/partial payment into the account on or after 01.03.2021 will be first utilized to pay off the partial due of 01.02.2021 (Rs X – Rs Y). If there is more recovery than the Rs X – Rs Y, then after recovering dues of 01.02.2021, the remaining amount will be treated as recovery towards due of 01.03.2021.

Age of oldest Dues: The age of oldest dues is reckoned in days from the date on which the oldest payment is due and continues to remain unpaid. In the aforesaid illustration, if the dues relating to 01.02.2021 remain unpaid till 01.03.2021, the age of the oldest dues is reckoned as 29 days on 02.03.2021.

Illustration of the movement of an account to SMA category to NPA category based on delay or non-payment of dues and subsequent upgradation to “standard” category at day-end processes:

Due date of Payment	Payment Date	Payment covers	Age of oldest dues in days	SMA/NPA Categorization	SMA since Date /SMA class date	Categorization	NPA Date
01.01.2022	01.01.2022	Entire dues up to 01.01.2022		NIL	NA	NA	NA
01.02.2022	01.02.2022	Partly paid dues of 01.02.2022	1	SMA-0	01.02.2022	NA	NA
01.02.2022	02.02.2022	Partly paid dues of 01.02.2022	2	SMA-0	01.02.2022	NA	NA
01.03.2022		Dues of 01.02.2022 not fully paid. 01.03.2022 is also due at EOD 01.03.2022	29	SMA-0	01.02.2022	NA	NA

		Dues of 01.02.2022 fully paid Due for 01.03.2022 not paid at EOD 01.03.2022	1	SMA-0	01.03.2022	NA	NA
		No payment of full dues of 01.02.2022 & 01.03.2022 at EOD 03.03.2022	31	SMA-1	01.02.2022/03.03.2022	NA	NA
		Dues of 01.02.2022 fully paid Due for 01.03.2022 not fully paid at EOD 01.03.2022	1	SMA-0	01.03.2022	NA	NA
01.04.2022		No payment of dues of 01.02.2022, 01.03.2022 & amount due on 01.04.2022 at EOD 01.04.2022	60	SMA-1	01.02.2022/02.04.2022	NA	NA
		No payment of dues of 01.02.2022 till 01.04.2022 at EOD 02.04.2022	61	SMA-2	01.02.2022/02.04.2022	NA	NA
01.05.2022		No payment of dues of 01.02.2022 till 01.05.2022 at EOD 01.05.2022	90	SMA-2	01.02.2022/02.04.2022	NA	NA
		No payment of dues of 01.02.2022 till 01.05.2022 at EOD 02.05.2022	91	NPA	NA	NA	02.05.2022
01.06.2022	01.06.2022	Fully paid dues of 01.02.2022 at EOD 01.06.2022	93	NPA	NA	NPA	02.05.2022
01.07.2022	01.07.2022	Paid entire dues of 01.03.2022 & 01.04.2022 at EOD 01.07.2022	62	NPA	NA	NPA	02.05.2022
01.08.2022	01.08.2022	Paid entire dues of 01.05.2022 & 01.06.2022 at EOD 01.08.2022	32	NPA	NA	NPA	02.05.2022
01.09.2022	01.09.2022	Paid entire dues of 01.07.2022 & 01.08.2022 at EOD 01.09.2022	1	NPA	NA	NPA	02.05.2022
01.10.2022	01.10.2022	Paid entire dues of 01.09.2022 & 01.10.2022	0	Standard Account with No Overdues	NA	NA	STD from 01.10.2022

Borrower(s) Acknowledgement

I/We have gone through the above sanction Terms and Conditions and accept and abide by the same.

[Signature/Electronic Signature of the Borrower(s)]