

उच्च शिक्षा हेतु ऋण आवेदन-पत्र

शाखा प्रबन्धक,
दी सैन्ट्रल को-आपरेटिव बैंक लि०,
शाखा _____

आवदेक का फोटो

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महोदय,

हम आपकी शाखा से महाविद्यालय/तकनीकी/व्यवसायिक संस्थान से उच्च शिक्षा हेतु रुपये _____ (अक्षरे रुपये _____) मात्र का मध्यावधि ऋण की स्वीकृति हेतु आवेदन करते हैं । विस्तृत विवरण निम्नानुसार है:-

1- आवेदक के सम्बन्ध में विवरण :		
अ-	पूरा नाम (स्पष्ट अक्षरों में)	
ब-	पिता/पति का नाम	
स-	उम्र	
द-	स्थाई पता	
य-	पत्र व्यवहार हेतु वर्तमान पता (टेलीफोन नं० सहित, यदि कोई हो)	
2- छात्र/छात्रा का विवरण :-		
अ-	पूरा नाम (स्पष्ट अक्षरों में)	
ब-	जन्म तिथि	
स-	शैक्षणिक योग्यता	

	नियोक्ता से प्रमाणित प्रमाण-पत्र संलग्न किया जावे।)	
ब-	विभिन्न कटौतियों के पश्चात् वेतन/व्यवसाय से प्रतिमाह शुद्ध आय	
स-	अन्य आय यदि कोई हो	
द-	यदि इन्कमटेक्स पेयर है तो गत वर्ष की कुल आय के अनुसार स्रोत पर आयकर की कटौती(रिटर्न की प्रति संलग्न करें)	
य-	स्थायी सम्पत्ति का विवरण एवं अनुमानित मूल्य	
6-	आवेदक द्वारा लिये गये अन्य ऋण का विवरण :-	
अ-	ऋण दाता का नाम एवं पता	
ब-	ऋण की राशि	
स-	देय मासिक किश्त	
द-	वर्तमान में ऋण शेष (प्रमाण पत्र संलग्न करें) अ- पे-स्लिप मय कटौती की राशि के संलग्न करें। ब- ऋण खाते की तात्कालिक स्टेटमेंट की प्रति स- बैंक स्टेटमेंट की प्रति	
7-	शिक्षण खर्चों का विवरण :	

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महोदय,

हम आपकी शाखा से महाविद्यालय/तकनीकी/व्यवसायिक संस्थान से उच्च शिक्षा हेतु रुपये _____ (अक्षरे रुपये _____) मात्र का मध्यावधि ऋण की स्वीकृति हेतु आवेदन करते हैं । विस्तृत विवरण निम्नानुसार है:-

1- आवेदक के सम्बन्ध में विवरण :		
अ-	पूरा नाम (स्पष्ट अक्षरों में)	
ब-	पिता/पति का नाम	
स-	उम्र	
द-	स्थायी पता	
य-	पत्र व्यवहार हेतु वर्तमान पता (टेलीफोन नं० सहित, यदि कोई हो)	
2- छात्र/छात्रा का विवरण :-		
अ-	पूरा नाम (स्पष्ट अक्षरों में)	
ब-	जन्म तिथि	
स-	शैक्षणिक योग्यता	

द-	प्रस्तावित पाठ्यक्रम का नाम	
य-	संस्था/विश्वविद्यालय का नाम	
र-	पाठ्यक्रम की अवधि	
ल-	पाठ्यक्रम शुरू होने की तिथि	
3-	नौकरी का विवरण (वैतनिक आवेदकों हेतु)	
अ-	नियोक्ता का नाम एवं पता	
ब-	पद	
स-	सेवा निवृत्ति की तिथि	
द-	नियोक्ता की गारन्टी बैंक द्वारा निर्धारित प्रारूप में	
4-	व्यवसाय का विवरण (अवैतनिक आवेदकों हेतु)	
अ-	व्यवसाय का नाम एवं पता	
ब-	स्थापना वर्ष	
स-	स्वामित्व एकल/साझेदारी/अन्य	
द-	वार्षिक टर्न ओवर	
य-	विक्रय कर/आयकर नं०	
र-	व्यवसाय में नियुक्त कर्मचारियों की संख्या	
5-	वार्षिक आय का विवरण	
अ-	वेतन/व्यवसाय से प्रतिमाह कुल आय (वैतनिक आवेदकों द्वारा	

	नियोक्ता से प्रमाणित प्रमाण-पत्र संलग्न किया जावे।)	
ब-	विभिन्न कटौतियों के पश्चात् वेतन/व्यवसाय से प्रतिमाह शुद्ध आय	
स-	अन्य आय यदि कोई हो	
द-	यदि इन्कमटेक्स पेयर है तो गत वर्ष की कुल आय के अनुसार स्रोत पर आयकर की कटौती(रिटर्न की प्रति संलग्न करें)	
य-	स्थाई सम्पत्ति का विवरण एवं अनुमानित मूल्य	
6-	आवेदक द्वारा लिये गये अन्य ऋण का विवरण :-	
अ-	ऋण दाता का नाम एवं पता	
ब-	ऋण की राशि	
स-	देय मासिक किश्त	
द-	वर्तमान में ऋण शेष (प्रमाण पत्र संलग्न करें) अ- पे-स्लिप मय कटौती की राशि के संलग्न करें। ब- ऋण खाते की तातारीख स्टेटमेंट की प्रति स- बैंक स्टेटमेंट की प्रति	
7-	शिक्षण खर्चों का विवरण :	

अ-	पाठ्यक्रम को पूर्ण करने हेतु सम्पूर्ण खर्चों का विवरण (सम्बन्धित संस्था से स्टेटमेंट की प्रति संलग्न करें)				
ब-	अध्ययन के दौरान छात्र/छात्रा को प्राप्त होने वाली छात्रवृत्ति आद का विवरण 1- वापसी योग्य 2- जो वापसी योग्य न हो				
स-	उक्त पाठ्यक्रम हेतु ऋणी के पास उपलब्ध राशि का विवरण, जो ऋण के 10 प्रतिशत से कम नहीं हो ।				
8-	ऋण की प्रतिभूति :				
अ-	चल सम्पत्ति का विवरण				
प्रतिभूति प्रकार	प्रतिभूति क्रमांक	धारक का नाम	परिपक्वता का दिनांक	मूल राशि	परिपक्वता तिथि
योग					
ब-	अन्य प्रतिभूति स्थाई सम्पत्ति का विवरण एवं मूल्यांकित राशि				

9-	मैं उपरोक्त ऋण के सम्बन्ध में निम्नानुसार जमानतदार प्रस्तुत कर रहा हूँ/रही हूँ :-	
जमानतदार संख्या 1-		
अ-	जमानतदार का नाम	
ब-	पिता/पति का नाम	
स-	कार्यालय/संस्था का नाम एवं पता जहां पर जमानतदार कार्यरत है।	
द-	धारित पद	
य-	वर्तमान पता	
र-	वार्षिक आय	
ल-	अदि इन्कमटेक्स पेयर है तो गत वर्ष की कुल आय के अनुसार स्रोत पर आयकर की कटौती(रिटर्न की प्रति संलग्न करें)	
जमानतदार संख्या 2-		
अ-	जमानतदार का नाम	
ब-	पिता/पति का नाम	
स-	कार्यालय/संस्था का नाम एवं पता जहां पर जमानतदार कार्यरत है।	
द-	धारित पद	
य-	वर्तमान पता	
र-	वार्षिक आय	

ल-	यदि इन्कमटेक्स पेयर है तो गत वर्ष की कुल आय के अनुसार स्त्रोत पर आयकर की कटौती(रिटर्न की प्रति संलग्न करें)	
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हम ऋण राशि एवं उस पर देय ब्याज जिसकी गणना वर्तमान बैंक नियमों के अनुसार त्रैमासिक आधार पर की जाकर मूल ऋण में ही जोड़ दी जावेगी, के चुकारे के लिये बैंक द्वारा निर्धारित मासिक किश्त के भुगतान हेतु सहमत हैं।

यदि बैंक द्वारा भविष्य में इस योजना की विभिन्न शर्तों यथा ब्याजदर, ब्याज दर गणना विधि, ऋण पुर्नभुगतान तिथि आदि में कोई परिवर्तन/परिवर्द्धन किया जाता है तो वह हमें मान्य होगा तथा हमारी पूर्व सहमति आवश्यक नहीं होगी।

ऋण स्वीकृति उपरांत पूर्ति किए जाने वाले समस्त प्रपत्रों एवं दस्तावेजों पर होने वाला समस्त व्यय के चुकारे हेतु मैं स्वयं व मेरे जमानतदार बाध्य होंगे।

हमारे द्वारा उक्त ऋण के सम्बन्ध में बैंक द्वारा निर्धारित समस्त नियम एवं शर्तें पढ़ तथा समझ ली गई हैं और वे हमें मान्य हैं। हम घोषणा करते हैं कि हमारे द्वारा उपरोक्त दी गई जानकारी सत्य है। कृपया हमें उपरोक्तानुसार शिक्षा ऋण की राशि रुपये ————— (रुपये —————) मात्र स्वीकृत करने का कष्ट करें।

जमानतदार के हस्ताक्षर

आवेदक के हस्ताक्षर

1 —————

हस्ताक्षर

नाम —————

पता —————

2 —————

नाम —————

अनुलग्नकों का विवरण :-

- 1- शैक्षिक योग्यता सम्बन्धी सनद/अंक तालिका की प्रति।
- 2- महा विद्यालय/तकनीकी/व्यवसायिक संस्थान से उच्च शिक्षा के लिये दाखिले हेतु चयन प्रमाण-पत्र
- 3- सम्बन्धित संस्थान से अनुमानित खर्च का शिड्यूल
- 6- ऋणी के वेतन का विवरण इन्कमटेक्स रिटर्न की प्रति एवं नियोक्ता की गारंटी जारी करने हेतु आवेदन पत्र एवं नियोक्ता द्वारा प्रदत्त गारंटी का पत्र
- 7- नोमीनल सदस्यता का फार्म ।

सहमति पत्र

शाखा प्रबन्धक,
डी एन्ड्स को-ऑपरेटिव बैंक लि०,
भिलवाड़ा (राज०)

विषय: ज्ञान सागर ऋण योजना के अंतर्गत ऋण हेतु सहमति पत्र।

प्रिय महोदय,

आपके बैंक की "ज्ञान सागर ऋण योजना" के समस्त नियम व शर्तें भलीभांति पढ़ व समझ कर मैंने अपने पुत्र/ पुत्री की उच्च शिक्षा हेतु ऋण के लिये आवेदन पत्र प्रस्तुत किया है। बैंक द्वारा इस योजनान्तर्गत भविष्य में जो परिवर्तन/परिवर्द्धन किये जावेंगे, वह मुझे मेरे पुत्र/पुत्री एवं जमानतदार को मान्य होंगे।

भवदीय,

(_____)
पता _____

शाखा प्रबन्धक,

दी स्विट्स को-ऑपरेटिव बैंक लि०,

भीलवाड़ा

महोदय,

महाविद्यालय/तकनीकी/व्यवसायिक संस्थान में दाखिल कराने हेतु बैंक द्वारा स्वीकृत मध्यावधि ऋण की निर्धारित किश्त की कटौती कर आपकी शाखा में प्रेषण के सम्बन्ध में ।

- 1- हम प्रमाणित करते हैं कि श्री _____ पुत्र श्री _____ हमारे कार्यालय/संस्थान के स्थाई कर्मचारी है और _____ पद पर कार्यरत है। इनका मासिक कुल वेतन रुपये _____ है।
- 2- बैंक के स्वीकृति पत्र क्रमांक..... दिनांक जिसकी पृष्ठांकित प्रति इस अनुभाग को प्रेषित की गई है, जिसके अनुसार श्री पद के पक्ष में उसके पुत्र/पुत्री की उच्च शिक्षा हेतु ज्ञान सागर ऋण योजनान्तर्गत रुपये का ऋण स्वीकृत किया गया है। अतः हम उसके अधिकार पत्र के आधार पर निम्नानुसार सहमति प्रदान करते हैं।
- 3- अ- हमारे उक्त कर्मचारी के वेतन एवं देयकों से रू० _____ की राशि काटकर माह _____ से प्रत्येक माह आपकी शाखा में हमारे कर्मचारी के ऋण खाते में जमा करने हेतु आपकी बैंक को भिजवादी जावेगी ।
 ब- उक्त कर्मचारी की मृत्यु/सेवानिवृत्ति/त्याग पत्र या किसी अन्य कारण से सेवा अवरोध होने के कारण कर्मचारी की देय राशियों में से आपके बैंक की ब्याज सहित शेष ऋण की अदायगी हेतु राशि प्रेषित की जावेगी और यह भुगतान कर्मचारी को किये गये भुगतान के सदृश्य ही मान्य होगी ।
 स- उक्त कर्मचारी द्वारा दिये गये अधिकार पत्र में अवरोध/समाप्ति का कोई आवेदन बिना आपके बैंक की स्वीकृति/सहमति से मान्य नहीं किया जावेगा।
- 3- हम सहमत हैं कि उक्त कर्मचारी के अन्यत्र स्थानान्तरण होने की दशा में हमारे द्वारा कर्मचारी के नवीन पदस्थी कार्यालय को कटौती हेतु सूचित किया जावेगा।

दिनांक: _____

स्थान : _____

अधिकृत अधिकारी के सील सहित हस्ताक्षर

वैयक्तिक अधिकार एवं घोषणा पत्र

शाखा प्रबन्धक,
दी ~~खेडुल~~ को-ऑपरेटिव बैंक लि०,
शाखा _____

स्थान :
दिनांक:

महोदय,

महाविद्यालय/तकनीकी/व्यावसायिक संस्थान में दाखिल कराने हेतु बैंक द्वारा स्वीकृत मध्यावधि ऋण के सम्बन्ध में वैयक्तिक अधिकार एवं घोषणा बाबत ।

मैं _____ पुत्र श्री _____ आपकी शाखा से अपने पुत्र/पुत्री को महाविद्यालय/तकनीकी/व्यावसायिक संस्थान में दाखिल कराने हेतु स्वीकृत मध्यावधि ऋण के सन्दर्भ में निवेदन करता/करती हूँ कि सम्बन्धित संस्थान से पूर्ण शिक्षा हेतु अनुमानित खर्च के सम्बन्ध में प्राप्त प्रमाण-पत्र के आधार पर संस्थान की राशि भुगतान करने का कष्ट करें ।

मैं वचन देता/देती हूँ कि मेरे द्वारा मेरे खाते जिसके अग्रिम चैक्स दिये गये हैं, मैं मासिक किस्त की राशि एवं ब्याज की वसूली के लिये पर्याप्त राशि रखी जावेगी । किसी भी मासिक किस्त एवं ब्याज की वसूली के भुगतान में चूक की दशा में समस्त ऋण एकमुश्त ब्याज सहित वसूल करने का अधिकार बैंक को रहेगा।

मेरी मृत्यु, सेवानिवृत्ति, सेवा त्यागपत्र, पदच्युति अथवा मासिक किस्त चुकाने में चूक के कारण बैंक को पूर्ण अधिकार होगा कि बैंक के किसी रूप में निहित मेरे हित/रकम, बिना मुझे अथवा मेरे उत्तराधिकारी/प्रतिनिधि को सूचित किये बगैर जब्त कर लें । साथ ही मेरे कार्यालय में मुझे भुगतान योग्य राशियों में प्रथम वरीयता के आधार पर वसूली प्राप्त करने का अधिकार भी मैं बैंक को देता/देती हूँ ।

गवाह के हस्ताक्षर _____

ऋणी के हस्ताक्षर _____

गवाह का नाम _____

ऋणी का नाम _____

पता _____

पता _____

(स्वयं के लिये उच्च शिक्षा हेतु)

प्रारूप संख्या 3 ए

वैयक्तिक अधिकार एवं घोषणा पत्र

स्थान :

दिनांक:

शाखा प्रबन्धक,

दी सेंट्रल को-ऑपरेटिव बैंक लि०,

शाखा -----

महोदय,

महाविद्यालय/तकनीकी/व्यावसायिक संस्थान में दाखिल कराने हेतु बैंक द्वारा स्वीकृत मध्यावधि ऋण के सम्बन्ध में वैयक्तिक अधिकार एवं घोषणा बाबत ।

मैं स्वयं----- पुत्र श्री ----- आपकी शाखा से महाविद्यालय/तकनीकी/व्यावसायिक संस्थान में दाखिले हेतु स्वीकृत मध्यावधि ऋण के सन्दर्भ में निवेदन करता/करती हूँ कि सम्बन्धित संस्थान से पूर्ण शिक्षा हेतु अनुमानित खर्च के सम्बन्ध में प्राप्त प्रमाण-पत्र के आधार पर संस्थान की राशि भुगतान करने का कष्ट करें ।

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मेरी मृत्यु, सेवानिवृत्ति, सेवा त्यागपत्र, पदच्युति अथवा मासिक किस्त चुकाने में चूक के कारण बैंक को पूर्ण अधिकार होगा कि बैंक के किसी रूप में निहित मेरे हित/रकम, बिना मुझे अथवा मेरे उत्तराधिकारी/प्रतिनिधि को सूचित किये बगैर जब्त कर लें । साथ ही मेरे कार्यालय में मुझे भुगतान योग्य राशियों में प्रथम प्राथम्यता के आधार पर वसूली प्राप्त करने का अधिकार भी मैं बैंक को देता/देती हूँ ।

गवाह के हस्ताक्षर-----

ऋणी के हस्ताक्षर -----

गवाह का नाम-----

ऋणी का नाम -----

पता -----

पता -----

(स्वयं के लिये उच्च शिक्षा हेतु)

प्रारूप संख्या 3 ए

वैयक्तिक अधिकार एवं घोषणा पत्र

स्थान :

दिनांक:

शाखा प्रबन्धक,

डी. ई. नूटल को-ऑपरेटिव बैंक लि०,

शाखा -----

महोदय,

महाविद्यालय/तकनीकी/व्यावसायिक संस्थान में दाखिल कराने हेतु बैंक द्वारा स्वीकृत मध्यावधि ऋण के सम्बन्ध में वैयक्तिक अधिकार एवं घोषणा बाबत ।

मैं स्वयं----- पुत्र श्री ----- आपकी शाखा से महाविद्यालय/तकनीकी/व्यावसायिक संस्थान में दाखिले हेतु स्वीकृत मध्यावधि ऋण के सन्दर्भ में निवेदन करता/करती हूँ कि सम्बन्धित संस्थान से पूर्ण शिक्षा हेतु अनुमानित खर्च के सम्बन्ध में प्राप्त प्रमाण-पत्र के आधार पर संस्थान की राशि भुगतान करने का कष्ट करें ।

मैं वचन देता/देती हूँ कि मेरे द्वारा मेरे खाते जिसके अग्रिम चैक्स दिये गये हैं, मैं मासिक किस्त की राशि एवं व्याज की वसूली के लिये पर्याप्त राशि रखी जावगी । किसी भी मासिक किस्त एवं व्याज की वसूली के भुगतान में चूक को जरा में सतत ऋण एकमुष्ट व्याज सहित वसूल करने का अधिकार बैंक को रहेगा ।

मेरी मृत्यु, सेवानिवृत्ति, सेवा त्यागपत्र, पदच्युति अथवा मासिक किस्त चुकाने में चूक के कारण बैंक को पूर्ण अधिकार होगा कि बैंक के किसी रूप में निहित मेरे हित/रकम, बिना मुझे अथवा मेरे उत्तराधिकारी/प्रतिनिधि को सूचित किये बिना जप्त कर लें । साथ ही मेरे कार्यालय में मुझे भुगतान योग्य राशियों में प्रथम प्राथमिकता के अन्तर्गत वसूली करने का अधिकार भी मैं बैंक को देता/देती हूँ ।

गवाह के हस्ताक्षर-----

ऋणों के हस्ताक्षर-----

गवाह का नाम-----

ऋणी का नाम-----

पता-----

पता-----

IRREVOCABLE INSTRUCTIONS FROM APPLICANT TO HIS/HER EMPLOYER

To

Date

Place

Dear Sir,

SUB: Educational Loan under "Gyan Sagar Loan Scheme"

This is to confirm that with your concurrence, I have been sanctioned a loan of Rs. from the **Central** Co-operative Bank Ltd., carrying interest at..... per cent per annum calculated on quarterly rests. The said loan amount is repayable by me to the Bank on demand, but without prejudice to the demand nature of the loan, the Bank has permitted me to repay the loan amount together with interest in equated monthly installment ("EMI") of Rs..... each commencing from the following month in which the loan is disbursed to me.

I have undertaken to The **Central** Cooperative Bank that :-

1. The EMI will be deductible from my monthly salary until the whole of the loan outstanding is liquidated.
2. The **Central** Cooperative Bank Ltd. shall have a priority charge on all terminal benefits including Provident Fund, Gratuity, Pension and other unclaimed benefits payable to me under the terms of my employment with you.
3. The EMI deduction shall take priority over deductions for any loan taken subsequently.

I hereby irrevocable instruct and authorise you :-

- (a) To deduct the EMI every month from my salary and pay over the said amount every month to The **Central** Cooperative Bank Ltd., unless the said Bank has certified that the whole of the loan outstanding inclusive of interest, penal interest if any and other charges has been liquidated.
- (b) On my death, retirement, resignation or termination of service, to pay over to the extent permissible in law all terminal and other unclaimed benefits due to me directly to The **Central** Cooperative Bank Ltd., unless the said Bank has certified that the whole of the loan outstanding inclusive of interest, penal interest if any and other charges has been liquidated.
- (c) Consequent to a delay or default in repayment of the loan outstanding inclusive of interest, penal interest if any and other charges, you are hereby entitled to deduct and pay to The Rajasthan State Cooperative Bank Ltd., may its absolute discretion advice to you. Confirm that the above instructions and authorizations shall remain valid until The **Central** Co-operative Bank Ltd., has given a discharge to me and certified this to you.

Yours faithfully,

C.C. The **Central** Cooperative Bank Ltd.,

Signature

Full Name

Address

DEMAND PROMISSORY NOTE

Rs. _____

On Demand I/We _____ S/o Shri _____
jointly and severally promise to pay The Central Cooperative Bank Ltd.,
_____ or order the sum of Rs. _____ (Rupees _____)
together with interest at the rate of per cent per annum with quarterly rests for value
received.

PLACE:

Borrower(s)' signature _____

DATE:

1. Name _____

Address : _____

2. Signature _____

Name _____

Address : _____

LETTER OF CONTINUITY

Place:

Date:

Whereas on _____ The Central
Cooperative Bank Ltd., (hereinafter called the " Bank ") agreed to sanction
me a medium term loan of Rs. _____ (Rupees _____)
only on such conditions separately agreed to between me and the Bank and in
consideration of the said loan being made I have duly signed and delivered to the Bank a
Demand Promissory Note for the sum of Rs. _____ (Rupees
_____ only) Dated.....

Further, I hereby agree and undertake that the said Promissory Note for Rs.
_____ only is to stand and be regarded as continuing security and to be enforceable for
all money which now are or which may at any time hereafter become due and owing me
to the Bank on the said loan account.

Borrower Signature _____

Place: _____

Name _____

Date: _____

Name of Student: _____

Signature _____

Address : _____

-20-

hereunder served on any one of such individuals shall be deemed to be service of such notice on all such individuals and any release or granting of time or other indulgence to any one or more of such individuals shall not in any manner discharge or affect this Guarantee as to the other or others of them.

Signature(s) of the Guarantor(s)

Name -----

Address -----

Witness :

1.

2.

REVIVAL LETTER
(To be obtained from the Borrower)

To,
The Sentury Cooperative Bank Ltd.,

Dear Sir,

With reference to loans aggregating to a sum of Rs.
(Rupees.....) only which the Bank has granted to me/
us in respect of which I/We have executed the agreement dated I/We
acknowledge and confirm for the purpose of section 18 of the limitation Act, 1963 and
any like limitation law in order to preclude any question of limitation law that I am/ we
are hereby confirm to be liable to you for the payment of all the outstanding in respect of
the loans granted and the said agreement shall remain in full force with all relative
securities, agreement and obligations.

Yours faithfully,

Date.....

Place

(-----)

Borrower

Address -----

satisfied and you may enforce and recover payment from me/us of the full amount payable by me/us notwithstanding any such proof or composition as aforesaid.

10. Any other promissory Note or Notes that may hereafter be given by me/us in renewal or substitution for the said Promissory Note or any renewal thereof shall be held by you upon and subject to the same terms and conditions as are herein expressed and contained with reference to the said Promissory Note.
11. Any dividends or partial payments received by you from any source in respect of any indebtedness or liability hereby guaranteed may be treated as payments in gross and you may marshal apply and appropriate all securities or funds you may at any time have in respect of such indebtedness or liability as you think fit so as to confer on you the most benefit.
12. Any accounts settled or stated between you and the Borrower or admitted by the Borrower shall be accepted by me/us as conclusive evidence and your local Agent's certificate in writing stating the amount at any particular time payable under this Guarantee shall be conclusive evidence against me/us.
13. Any notice of demand or otherwise hereunder shall be sufficiently given if delivered by hand or left at or sent by registered post to my/our last known address and if sent by registered post shall be assumed to have been delivered in the usual course of post.
14. In the case of the Borrower being a company or corporation you shall not be bound to enquire into the powers of the Borrower or any officers or agents acting or purporting to act on behalf of the Borrower and moneys in fact borrowed from you shall be deemed to form part of the moneys hereby guaranteed notwithstanding any absence of or deficiency or excess or irregularity in the exercise of any powers of the Borrower or such officers or agents aforesaid and in the case of the Borrower being a firm my/our guarantee and obligations hereunder shall not be affected by any change in the constitution of such firm by the death or retirement of any member or members or the introduction of any new member or members or otherwise or any change in the style or titles of such firm and whether such firm consist of or be Reduced to one member at any time.
15. In the case of our being more than one individual all shall be bound hereby jointly and severally and being a firm or members of a firm such firm or all members from time to time thereof shall be bound hereby jointly and severally notwithstanding any change in the constitution of such firm by the death or retirement of any member or members or the introduction of any new member or members or otherwise or any change in the style or title of such firm and whether such firm consists of or be reduced to one member at any time and in the case of our being more than one individual (whether unconnected or connected in partnership) at any time any notice of demand or otherwise

liability hereby granted without affecting this Guarantee and generally you may treat me/us as though I/We primarily and severally liable with the Borrower.

5. I/We shall not be in any way released exonerated or affected by any act or omission default neglect or forbearance on your part in requiring or enforcing payment by the Borrower of any moneys the payment whereof is hereby guaranteed or by any act of omission on your part the legal consequence of which might be the discharge of the Borrower or ~~by any variation~~ of any of the terms of any agreement or security subsisting at any time in relation to the said accommodation and banking facilities or any other matter or thing which would or might have the effect of releasing or exonerating me/us and it is expressly agreed that I/we shall be deemed hereby to consent to every such variation as aforesaid.
6. All securities belonging to me/us and held by you at any time hereafter whether in respect of this Guarantee or otherwise may be realised by the Bank at its option and applied any reduction of the amount due to you in respect of this Guarantee.
7. This Guarantee shall be enforceable against me/us notwithstanding that any security which you may have obtained or may obtain from the Borrower shall at the time when proceedings are taken against me/us hereunder be outstanding or unrealised.
8. You shall be at liberty to take other securities for the said accommodation and banking facilities or any part thereof and to release or forbear to enforce all or any of your remedies upon or under such securities and any collateral security or securities now or hereafter held by you and no such release or forbearance as aforesaid shall have the effect of releasing me/us for my/our liability or prejudicing your rights and remedies against me/us hereunder and I/we shall have no right to the benefit of any other security that may be held by you until your claim against the Borrower in respect of the said accommodation and banking facilities and of all (if any) such other claims against the Borrower on any other account whatsoever shall have been fully satisfied and then in so far only as such security shall not have been exhausted for the purpose of realising the amount of your claims and retable only with other guarantors or other persons (if any) entitled to the benefit of such securities receptively.
9. If the Borrower shall become insolvent bankrupt enter into liquidation (compulsory or voluntary) or make any arrangement or composition with creditors you may (notwithstanding payment to you by me/ us or any other persons of the whole or any part of the amount hereby secured rank as creditors and prove against the estate of the Borrower for the amount of all your claims against the Borrower or agree to and accept any composition in respect thereof and you may receive and retain the whole of the dividends composition or other payments thereon to the exclusion of all of my/our rights as guarantors for the Borrower in composition with you until all your claims are fully satisfied and I/we will not by paying off the amount payable by me/us or any part thereof or otherwise prove or claims against the estate of the Borrower until the whole of your claims against the Borrower have been

LETTER OF GUARANTEE

Place:

Date:

To,
The ~~Cement~~ Cooperative Bank Ltd.,

In consideration of your having granted and hereafter from time to time granting at the request of me/us the under-signed _____ accommodation or banking facilities by way of _____ to _____ (hereinafter called " the borrower "). I/We said _____ so as to bind my heirs and legal representatives/our and each of our respective heirs and legal representatives guarantee to you the payment on demand at _____ of all moneys at any time and from time to time due to you by the borrower in respect of the said accommodation or banking facilities (inclusive of interest commission cost charges and expenses), but not exceeding the sum of Rs. _____ for which sum, interest, penal interest and other charges. I/We delivered to you a Demand Promissory Note dated _____ duly endorsed to you or order as collateral security in respect of my/our guarantee hereunder,

And I/We so as to bind my heirs and legal representatives

our and each of our respective heirs and legal representatives further agree and declare as follows :

1. My/Our liability to you hereunder shall be that of a principal debtor, and at your option you may treat me/us as primarily liable for the debt of the borrower of the balance from time to time due in respect thereof, and I/We waive all suretyship or other right at any time inconsistent with any of the terms thereof.
2. This Guarantee shall be a continuing guarantee and shall not either wholly or partially be discharged by any partial payment or any fluctuation or settlement of accounts or the existence of a credit balance on any account at any time.
3. This Guarantee is additional and without prejudice to any securities or obligations which you may now or hereafter have in respect of any indebtedness or liability hereby guaranteed and all rights and remedies in respect thereof are reserved.
4. You may with or without reference or notice to me/us grant time or other indulgence to or accept or make any composition or arrangement with the Borrower or any person or persons liable in respect of any indebtedness or

- vii) The borrower student shall during the currency of the loan keep the Bank informed from time to time of any change of address on account of his being on vacation study leave, study tour his being required to stay away from the station.
- viii) After completion of the course of his studies, it will be the responsibility of the borrower student to secure gainful employment and immediately upon securing such employment and immediately upon securing such employment inform the Bank giving full particulars of such employment and the income therefrom.
- ix) In case the borrower student has undertaken higher studies in India and intends to go abroad for further studies or for taking up a job he shall intimate to the Bank immediately and thereupon the Bank may decide whether the loan has to be repaid in full before the borrower student leaves the country or whether to allow the loan to be continued on revised terms and conditions.

7. Any change in the rules are sole right of the Bank and binding on the borrower student & guardian.

Signature of the Borrower Guardian

Signature of the Borrower student

Signature of the Branch Manager

Witness:

1.

2.

consider whether to continue the loan arrangement and, if so, to what extent thereof.

- iii) Should there be any change in the Borrower student's financial condition from what was stated in his application to the Bank for financial assistance, which is likely to affect the Bank decision to continue the finance the same shall be notified to the Bank and thereupon the Bank may decide whether to continue the loan arrangement, and if so, to what extent thereof.
- iv) The borrower student shall not enter into any pecuniary obligation or financial liability during the currency of the loan without the prior permission of the Bank.
- v) The borrower student is expected to take up his studies seriously and shall work hard and try his best to maintain a good academic record and shall intimate to the Bank the results periodical testes/examinations conducted by the Institution. The Borrower student shall not participate in any unlawful activity which will debar him from prosecuting his studies and shall follow all the rules and regulations for the time in force and maintain such dignity and decorum as is expected of the borrower student by the Institution. If the performance of the borrower student is not satisfactory or if he fails in any one of the examination conducted by the institution or if any adverse report in respect of the progress/conduct of the Borrower student comes to Bank's knowledge the Bank will be at liberty to recall the loan amount and the borrower guardian shall be liable to repay immediately the outstanding due together with interest and other costs.
- vi) The borrower student shall not without the prior consent of the Bank change the course of his studies, place of study or the Institution as stated in his application

5. The borrower guardian agrees and covenants that he will arrange to submit an undertaking from his employer to deduct at source equated monthly installment of loan and interest from his salary and remit the same to the ~~Regional State~~ Cooperative Bank Ltd.,each month.
6. The Bank may change the number of installments and determine the quantum thereof or allow the repayments to be made in any other manner in such a way that in no circumstances the loan would extend beyond five years unless the bank in its own discretion decides otherwise. In case the Borrower student has to leave the course for any reason attributable to his default, negligence or misbehavior, then the entire outstanding of the loan together with interest and other costs shall become payable immediately. In consideration of the Bank granting such loan, the borrower student and the borrower guardian agree and undertake as below :
 - i) The borrower and /or student shall not without the prior permission of the Bank obtain any loan or other such financial accommodation as would involve repayment thereof and in case where such loan or other financial accommodations been availed of by the borrower student after the availing of the loan hereunder, with the permission of the Bank the borrower student shall immediately notify to the Bank about the same. Upon receipt of such notification, the Bank may at the time of granting such permission decide whether to continue the loan arrangement and, if so, to what extent thereof.
 - ii) The borrower and/or student is ordinarily not expected to take up employment during the course of his studies without the prior permission of the Bank. where, however, he wishes to take up a job during the course of his studies he should inform the Bank about the same and should produce a certificate from the Institution that such employment will not interfere with his studies. Full particulars about the nature of employment, the working hours, salary and other relevant matters should be advised to the Bank immediately. Upon receiving such intimation the Bank may

1. The bank agrees to grant jointly to the borrower student and the Borrower Guardian a loan which in no circumstances shall exceed Rs. The grant of such loan is at the Bank discretion and the Bank reserves the right to withheld or discontinue the loan after sanction/part disbursal thereof for any reason which it considers just and sufficient and the Bank shall be the sole and final judge of such justness and sufficiency.
2. The disbursement of the loan will be made as follows :-
 - i) An amount equivalent to tuition fees will be paid after depositing margin in whole or in installments directly to the Institution where the borrower student propose to undergo or is undergoing his study, as and when the whole or each installment falls due for payment.
 - ii) Such part of the loan as is towards purchases of books necessary for the prosecution of studies of the course undertaken will be paid to the borrower student from time to time on condition that he produces the relative receipts evidencing purchases of the books to the Bank within a reasonable time from the receipt of the relative part of the loan and
 - iii) Any other amount towards any other expenses agreed to be financed by the Bank will be paid at such time as may be decided by the Bank.
3. The loan amount will carry interest at the rate of percent per annum added quarterly in the loan account. The Bank reserves the right to vary the rate of interest for any reason which it considers just and sufficient and the Bank shall be the sole and final judge of such justness and sufficiency. A penal rate of interest @2% over and above the rate will also be payable on overdue amounts.
4. The loan would be repayable by the Borrower Guardian in ----- equated monthly installments(EMI) of Rs. beginning from.....as per repayment schedule. The whole amount would be repayable within 5 years from the disbursement of first loan.

AGREEMENT FOR TERM LOAN FOR EDUCATION

This agreement made on this day of in the year Shri/Smt/Km Son/ daughter of Shri residing at and Shri Son/Daughter of Shri residing at hereinafter referred to as " borrower student/ borrower Guardian" of the one part and the ~~Central~~ Cooperative Bank Ltd., ~~Bhilwara~~ society registered under The Rajasthan Cooperative Societies Act, 1965 and having its registered office at Nehru Bazar, Jaipur and Branch hereinafter referred to as the Bank of the other part.

Whereas the borrower student desires and intends to prosecute higher studies at (Name of the Institution) (hereinafter referred to as " the Institution") in and for that purpose has sought /secured in admission for the course of at Institution and is in need of financial assistance from the Bank and has therefore jointly with the Borrower Guardian applied to the Bank under the Bank's Scheme for Assistance to Borrower students by their application dated for a loan of Rs so as to enable the borrower student to pay the tuition fees, costs of books and his maintenance charges during the period of the course as stated in detail in his application.

And whereas the Bank has expressed its willingness to afford such assistance by way of loan under the scheme named "Gyan Sagar Loan Scheme" to the extent of Rs and upon and subject to the terms and conditions hereafter expressed and contained in reference to sanction letter No Dated.....

Now it is hereby agreed and declared as follows: