

आवेदक का हस्ताक्षरयुक्त आवक्ष-चित्र	आवास ऋण आवेदन पत्र			सह-आवेदक का हस्ताक्षरयुक्त आवक्ष चित्र		
	दि राजस्थान स्टेट को-ऑपरेटिव बैंक लि0, जयपुर					
	बैंक उपयोग हेतु					
	आवेदन शुल्क रू.	दिनांक	हस्ताक्षर			
1. व्यक्तिगत एवं नियोक्ता का विवरण						
	आवेदक		सह-आवेदक			
पूरा नाम						
पिता/ पति का नाम						
वर्तमान निवास स्थान का पता:						
	पिन कोड		पिन कोड			
	ई-मेल पता		ई-मेल पता			
	फोन नं.		फोन नं.			
	मोबाईल नं.		मोबाईल नं.			
स्थायी निवास का पता						
	पिन कोड		पिन कोड			
	ई-मेल पता		ई-मेल पता			
	फोन नं.		फोन नं.			
	मोबाईल नं.		मोबाईल नं.			
	आवेदक		सह-आवेदक			
वर्तमान निवास स्थान की स्थिति	स्वयं का	किराये का	स्वयं का	किराये का		
जन्म दिनांक						
लिंग	स्त्री	पुरुष	स्त्री	पुरुष		
वैवाहिक स्थिति	एकल	विवाहिता	अन्य	एकल	विवाहिता	अन्य
आश्रितों की संख्या	बच्चे	व्यस्क	बच्चे	व्यस्क		
पहचान हेतु प्रस्तुत दस्तावेज का विवरण						

आवेदक का वर्ग	अनुसूचित जाति/जनजाति/अन्य पिछडा/महिला/अल्पसंख्यक/अल्पसंख्यक महिला/अन्य वर्ग			
गत तीन वर्षों की आय (मय प्रमाण)	1. वर्ष.....	राशि रू0.....	1. वर्ष.....	राशि रू0.....
	2. वर्ष.....	राशि रू0.....	2. वर्ष.....	राशि रू0.....
	3. वर्ष.....	राशि रू0.....	3. वर्ष.....	राशि रू0.....
व्यवसाय का नाम एवं पता: (कृपया वर्तमान में धारित पद सहित पदस्थापन कार्यालय का पूरा पता दें)	पिन कोड		पिन कोड	
कार्यालय दूरभाष संख्या	फोन नं.	फैक्स नं.	फोन नं.	फैक्स नं.
उद्यमी की जमाओं का विवरण	बैंक का नाम	शाखा का नाम	बैंक का नाम	शाखा का नाम
	1.		1.	
	2.		2.	
	3.		3.	
	4.		4.	
वर्तमान नियोक्ता के साथ सेवा काल विवरण	(अ) नियुक्ति की तिथि:..... (ब) सेवा निवृत्ति की तिथि:.....		(अ) नियुक्ति की तिथि:..... निवृत्ति की तिथि:..... (ब) सेवा	

2. ऋण आवश्यकता (कोष्टक में सही का चिन्ह लगायें)

आवास निर्माण/ क्रय व्यावसायिक परिसर निर्माण/ क्रय मरम्मत/परिवर्तन/परिवर्द्धन कृषि भूमि का नियमन/ पंजीयन

अन्य संस्था/ बैंक से लिये गये ऋण के चुकारे हेतु (टेक ऑफ)

राशि रुपये (अंकों में).....(शब्दों में).....अवधि.....(वर्ष).....आवेदक/सह-आवेदक द्वारा अनुमानित भुगतान की जा सकने वाली राशि प्रतिमाह रुपये.....

3. ऋण वितरण

फण्डस की आवश्यकता का एस्टीमेट	कुल खर्च हेतु राशि स्रोतों का विवरण:		
		1. बैंक से मांगा गया ऋण	
1. कुल क्रय राशि/ निर्माण राशि	रुपये.....		रू0.....
2. मरम्मत/परिवर्तन/परिवर्द्धन आदि हेतु व्यय	रुपये.....		
3. अन्य व्यय यथा नियमन आदि हेतु	रुपये.....	2.स्वयं के कोषों से लगाई जानी वाली मार्जिन मनी	रू0.....

4. पूर्व में यदि कोई ऋण लिया है तो दायित्वों का विवरण

ऋण का स्रोत	आवेदक			सह-आवेदक		
	बकाया राशि(रू.)	मासिक किश्त(रू.)	बकाया अवधि(माह)	बकाया राशि(रू.)	मासिक किश्त(रू.)	बकाया अवधि(माह)
नियोक्ता						
बैंक						

ऋण साख-समिति					
अन्य					

5. वित्तीय विवरण:

विवरणी		
अ.मासिक वेतन	रूपये.....	रूपये.....
ब. शुद्ध मासिक वेतन	रूपये.....	रूपये.....
स.अन्य आय(कृपया स्रोत लिखे)	रूपये.....	रूपये.....
द.आयकर विवरणी अनुसार वार्षिक आय	रूपये.....	रूपये.....
य.चालू वित्तीयवर्ष में भुगतान की गई आयकर राशि	रूपये.....	रूपये.....
र. प्रस्तावित भवन से अर्जित होने वाली अनुमानित मासिक किराया आय	रूपये.....	रूपये.....
व. प्रस्तावित मासिक किश्त	रूपये.....	रूपये.....

6. जायदाद का विवरण (कोष्ठक में सही का चिन्ह लगावे)

निर्माण हेतु	निर्मित भवन क्रय करने हेतु	मरम्मत/परिवर्तन/ परिवर्द्धन हेतु
(अ) भवन निर्माण हेतु	1.क्या ईकाई नवीन है/ पुरानी है	1.पूर्वनिर्मित भवन की आयु.....वर्ष
1. भूखण्ड का क्षेत्रफल.....वर्गफुट	2.यदि पुरानी है तो निर्माण की आयु.....वर्ष	2.भूखण्ड/निर्मित क्षेत्र.....वर्गफुट
2.प्रस्तावित निर्माणाधीन क्षेत्रफल.....वर्गफुट	3. क्रय मूल्य.....रूपये	3.पूर्व निर्मित भवन की बाजार कीमत.....रु.
3.भूखण्ड की क्रय कीमत.....रु0	4. अतिरिक्त निर्माण पर व्यय रु0.....	4.(अ) क्या सम्पत्ति किसी अन्य संस्था को गिरवी है: हाँ / नहीं
4. निर्माण की लागत.....रु0	5. कुल लागतरु0	(ब) यदि हाँ तो संस्था का नाम.....
(ब) प्लेट क्रय करने हेतु	6.अविभाजित भूमि का क्षेत्रफल.....वर्गफुट	(स)सम्पत्ति पर वर्तमान में बाकया ऋण रु.....
1. अविभाजित भूमि का क्षेत्रफल.....वर्गफुट	7.निर्मित क्षेत्रफल.....वर्गफुट	5. प्रस्तावित मरम्मत/ परिवर्द्धन का विवरण
2. अविभाजित भूमि की लागत.....रु0		6. प्रस्तावित /मरम्मत/परिवर्तन/ परिवर्द्धन की लागत रूपये
3. अर्द्धनिर्मित प्लेट की लागत.....रु0		
4.प्लेट को पूर्ण करवाने पर होने वाला व्यय.....रु.		
(स) पंजीकरण शुल्क.....रु0		
(द) कुल लागत.....रु0		

7. जमानतदार का विवरण :

नाम	जमानतदार का हस्ताक्षरयुक्त चित्र
पता	
फोन (कार्यालय).....	

फोन (निवास):.....		
वित्तीय सक्षमता	अ. मासिक वेतन	रूपये
	ब. शुद्ध मासिक वेतन	रूपये
	स. अन्य आय (कृपया स्रोत लिखें)	रूपये
	द. आयकर विवरणी अनुसार वार्षिक आय	रूपये
	य. चालू वित्तीय वर्ष में भुगतान की गई आयकर राशि	रूपये
	र. भवन से अर्जित होने वाली अनुमानित आय	रूपये
	व. प्रस्तावित मासिक किश्त	रूपये
<p>मैं/हम घोषणा करते हैं कि ऋण आवेदन पत्र में दी गई समस्त जानकारी सत्य, सही एवं पूर्ण है तथा जिसके आधार पर बैंक ऋण स्वीकृत करने का निर्णय ले सकता है। मेरे/हमारे विरुद्ध पूर्व में दिवालियापन की कोई कार्यवाही नहीं हुई है एवं ना ही मैं/हम दिवालिया घोषित किये गये हैं। मेरे/हमारे द्वारा आवास ऋण योजना के नियमों एवं शर्तों को पढ़ एवं समझ लिया है।</p>		
		सह-आवेदक के हस्ताक्षर
आवेदक के हस्ताक्षर		स्थान:
स्थान:		दिनांक:
दिनांक:		

अनुलग्नकों का विवरण :- (कृपया सही का निशान लगायें)

भाग (अ) – (आवेदन-पत्र के साथ प्रस्तुत करने हैं)

1. आवेदक/सह-आवेदक का विवरण:

- आवेदक/ सह-आवेदक की फोटो
- टाईटल दस्तावेज की फोटो प्रति
- निवास/आयु प्रमाण-पत्र
 - निर्वाचन आयोग द्वारा जारी परिचय-पत्र की फोटोकापी
 - ड्राईविंग लाइसेंस की फोटो प्रति
 - पैन कार्ड की फोटो प्रति
- कार्यालय पते का प्रमाण पत्र
- आवेदक/सह-आवेदक के वेतन का गत तीन माह का नियोक्ता से जारी प्रमाण-पत्र (कटौतियों के विवरण सहित)
- गत तीन वर्षों के आयकर रिटर्न की प्रति
- बैंक स्टेटमेंट की प्रति(गत 6 माह की)

2. जमानतदार का विवरण:

- पैन कार्ड की प्रति
- निवास प्रमाण पत्र
- वेतन का नियोक्ता से जारी प्रमाण पत्र (कटौतियों के विवरण सहित)
- गत वर्ष के आयकर रिटर्न की प्रति

भाग-ब (ऋण की स्वीकृति के पश्चात् प्रस्तुत करने हैं)

- आवेदक/सह-आवेदक की तीन फोटो(प्रत्येक की)
- जमानतदार की दो फोटो
- स्वीकृति पत्र का प्रोफार्मा – बैंक की शाखा द्वारा जारी किये जाने वाला ऋण स्वीकृति पत्र
- नोमीनल सदस्यता का फार्म ।
- मांग वचन पत्र/समय वचन पत्र
- सहमति पत्र
- यूजेन्स सर्टीफिकेट
- लैटर आफ कन्टीन्यूटी
- रिवाइवल लैटर

- नियोक्ता द्वारा प्रदत्त गारंटी का पत्र
- ऋण अनुबन्ध पत्र- 100 रूपये के नॉन ज्यूडिशियल स्टॉम्प पर
- पावर ऑफ अटोनी- 100रूपये की नॉन ज्यूडिशियल स्टाम्प पर
- अण्डरटेकिंग- 10 रूपये के नॉन ज्यूडिशियल स्टाम्प पर
- बैंक को मान्य एक व्यक्ति के प्रतिभूति विलेख- 100 रूपये के नॉन
ज्यूडिशियल स्टॉम्प पर
- अग्रिम चैक्स का विवरण
- प्रोसेसिंग फीस- ऋण राशि का 0.50 प्रतिशत(न्यूनतम रूपये 1000/-)
- सर्विस टेक्स @ 10.30 प्रतिशत
- सावधि जमा पत्र- 1000/- प्रत्येक(आवेदक तथा जमानतदार)
- आवेदन पत्र शुल्क- रूपये 25/-
- नॉमिनल सदस्यता शुल्क @ रूपये 10/- प्रति सदस्य

शाखा कार्यालय हेतु

शाखा में श्री.....पुत्रश्री.....
का आवास ऋण आवेदन पत्र प्राप्त हुआ। इस ऋण आवेदन-पत्र का भौतिक सत्यापन आज दिनांक.....को मेरे/हमारे द्वारा किया गया। विवरण निम्न प्रकार है:-

1. ऋण आवेदन- पत्र में अंकित सभी तथ्य सही पाये गये।
2. वर्तमान निवास स्वयं का है या नहीं
3. आय का सत्यापन किया गया मूल आयकर रिटर्न के अनुसार आवेदक/सह-आवेदक/ जमानतदार की आय सही होना पाया है या नहीं
4. आवेदक/ सहआवेदक/ जमानतदार के निवास/ कार्यालय पर विजिट करने पर उनकी सामाजिक प्रतिष्ठा अच्छी पाई गई या नहीं।
5. (अ) जिस प्रोपर्टी के विरुद्ध ऋण स्वीकृत किया जाना है उसका बाजार मूल्य बैंक द्वारा आंकलित अनुसार है अथवा नहीं।
(ब) जिस प्रोपर्टी के विरुद्ध ऋण स्वीकृत किया जाना है उसका मुक्त बेचान सम्भव है अथवा नहीं।
6. सत्यापनकर्त्ता द्वारा वित्तीय साख परीक्षण एवं अन्य बिन्दुओं पर टिप्पणी



भौतिक सत्यापन के आधार पर वर्णित ऋणी श्री.....को रूपये.....(अक्षरे.....मात्र) का ऋण स्वीकृत करना प्रस्तावित है।

सत्यापन कर्त्ता के हस्ताक्षर
मय पद

शाखा प्रबंधक,

शाखा स्तर पर गठित कमेटी द्वारा ऋणी सदस्य को रूपये.....(अक्षरे.....)का ऋण स्वीकृत किया जाता/स्वीकृति करने की सिफारिश प्रधान कार्यालय के लिये की जाती है।

कमेटी के सदस्य
(कार्यवाही विवरण की छाया प्रति संलग्न करें)

शाखा प्रबंधक

प्रधान कार्यालय

शाखा.....से प्राप्त आवास ऋण आवेदन पत्र श्री.....को
रूपये.....(अक्षरे.....मात्र) ऋण ब्याज दर.....
...अवधि.....के लिये स्वीकृत किया जाता है।

उप—महाप्रबंधक(परि०)

उप—महाप्रबंधक(ले०वि०)

महाप्रबंधक

NOMINAL MEMBERSHIP FORM

The Managing Director,
The Rajasthan State Cooperative Bank Ltd.,
Branch-----

SUB: NOMINAL MEMBERSHIP FOR APPLICANT.

Sir,

I want to avail a House Loan Scheme. You are requested to please enroll me as nominal member.

I am depositing Rs.10/- (Rupee Ten) only as membership fee and Rs.1000/- as fixed deposit. I have read the rules and regulations of the bank and the same shall be binding on me.

Place: -----

Yours faithfully,

Date: -----

Signature -----

Name -----

Address -----

The Managing Director,
The Rajasthan State Cooperative Bank Ltd.,
Branch-----

SUB: NOMINAL MEMBERSHIP.FOR GUARANTOR

Sir,

I want to offer my personal guarantee for a House Loan under your House Loan Scheme in favor of Shri _____. You are requested to please enroll me as nominal member.

I am depositing Rs.10/- (Rupee Ten) only as membership fee and Rs.1000/- as fixed deposit. I have read the rules and regulations of the bank and the same shall be binding on me.

Place: -----

Yours faithfully,

Date: -----

Signature -----

Name -----

Address -----

The Managing Director,
The Rajasthan State Cooperative Bank Ltd.,
Branch-----

SUB: NOMINAL MEMBERSHIP FOR COAPPLICANT(If applicable).

Sir,

I want to avail a House Loan Scheme with Shri-----. You are requested to please enroll me as nominal member.

I am depositing Rs.10/- (Rupee Ten) only as membership fee and Rs.1000/- as fixed deposit. I have read the rules and regulations of the bank and the same shall be binding on me.

Place: -----

Yours faithfully,

Date: -----

Signature -----

Name -----

Address -----

Photo of
Applicant with
signature

LOAN AGREEMENT FOR INDIVIDUALS

Photo of Co-
Applicant with
signature

ARTICLES OF AGREEMENT made at this.....between

.....
.. hereinafter referred to as "the Borrower" which expression hereafter as also the pronoun "he" shall though in singular number include the joint borrowers if more than one and his/her/their respective heirs executors, estates and effects of the one part, The Rajasthan State Cooperative Bank Ltd. registered under Rajasthan Cooperative Societies Act, and having its Registered office at Branch-----
----- (hereinafter referred to as 'RSCB' which expression shall include its successors and assigns) of the other part.

Whereas:-

1. The Borrower has applied to RSCB for a loan of Rs.....upon the basis of and the purpose set forth in the Borrower's Proposal dated..... a copy where of is annexed to this Agreement herein after is as "the Borrower's proposal".
2. RSCB has agreed to advance such loan (herein after referred to as ('the loan') either at one time or by such installments and on such dates as provided in its Housing Finance Scheme, hereinafter referred to as "the Scheme" (which expression shall include any amendments made there to from time to time and any Rules and Regulations framed there under from time to time) may provide form to time.
3. It is represented, known and agreed that it is on the strength and faith of the facts, figures and are presentations mentioned and made in the Borrower's proposal and in this Agreement that RSCB has agreed to advance the said loan.

NOW THESE ARTICLES WITNESS that in consideration of the premises IT IS HEREBY AGREED BY AND BETWEEN THE PARTIES HERETO AS FOLLOWS:

1. The Borrower hereby warrants the correctness of each and every of the representations, statements, facts, figures and particulars contained in the Borrower's Proposal and undertakes to carry out the purpose therein set forth in the manner and within the time there mentioned and the Borrower hereby agrees and undertakes that the said loan shall be utilized exclusively for the purpose of and in the manner set forth in the Borrower's proposal and for no other purpose.
2. The Borrower agrees and undertakes to notify in writing of any circumstance affecting the correctness of the particulars set forth in the Borrower's proposal or

which may affect the Borrower's ability to carry out the proposal, within seven days after the occurrence of any such circumstance.

3. All disbursements and payments agreed to be made by RSCB to the Borrower under or in terms of the Scheme and this agreement shall be made by cheque duly crossed and marked Account Payee only.

OR

All disbursements and payments to be made by RSCB to the Borrower under the Scheme and this Agreement shall be credited to the Borrower's Account with **Branch-----** office.

4. The Borrower shall pay interest on the said loan or the balance outstanding at the rate of.....% per annum fixed and the interest shall be paid by the Borrower along with the installments of the principal amount by way of equated monthly installments which shall be computed and calculated in such manner as the Scheme may provide from time to time. Such equated monthly installment (referred to as "EMI") computed to include the principal and interest shall be payable by the Borrower commencing one month after the disbursement of the full amount of the loan and in the meantime the Borrower shall pay the interest on the disbursements of the loan made from time to time, as may be notified by RSCB and/or before the commencement of regular installments and calculation as may be determined by RSCB from time to time shall be binding on the Borrower.

Provided further that RSCB shall not be bound to give any notice or intimation to the Borrower about any such outstanding equated monthly installment and that any delay in payment of the equated monthly installments shall render the borrower liable to pay additional interest at such rate and computed in such manner as the scheme may provide.

5. In the event of the Borrower not availing of the loan or any part thereof in such accordance with the terms of sanction of the loan the Borrower shall be chargeable to a commitment charge at the rate of 1% per annum computed and payable in the manner provided in the scheme. The Borrower shall pay all other charges payable under the scheme including processing and administrative charges etc.
6. Notwithstanding anything contained herein or in the scheme the said loan or the entire balance thereof outstanding at the time shall at RSCB option and declaration to that effect become forthwith due and payable by the Borrower in the behalf be entitled to enforce its security upon the happening of any of the following events, namely
 - a) any equated monthly installment or the payment due here under of the scheme remaining unpaid upon the respective due date thereof.
 - b) any representation or statement of the Borrower's proposal being found incorrect or the Borrower's committing any breach or default in the performance or observance of any term or condition or provision contained in these presents and/or the Borrower's proposal and/or any other terms or conditions related to the loan.

- c) the Borrower's entering into any arrangement or composition with its committing any act or insolvency, or any act the consequences of which may lead to the insolvency of the Borrower.
- d) execution or distress or other process being enforced or levied upon or against the whole or any part of the Borrower's property whether secured to RSCB or not.
- e) a Receiver being appointed in respect of the whole or any part of the property of the Borrower.
- f) the Borrower (if any individual) or any of the partners of the Borrower (if a firm) being adjudicated insolvent or taking advantage of any law for the relief of insolvent debtors: or entering into any arrangement or composition with his creditors or committing any act of insolvency.
- g) If the Borrower shall without the consent in writing of RSCB attempt or purport to create any mortgage charge or lien or encumbrance ranking in priority to or pari passu with or to create any mortgage, charge or lien or encumbrance subsequent to the security given or to be given to RSCB for the said loan.
- h) the occurrence of any event or circumstance which would or is likely to prejudicially or adversely affect in any manner the capacity of the Borrower either to repay the said loan or to carry out the said proposal.

On the question whether any of the matters, events or circumstances mentioned in the sub clause (a) to (h) above has happened the opinion and/or decision of RSCB shall be conclusive and binding on the Borrower.

- 7. The Borrower shall furnish to RSCB such evidence as may satisfy RSCB about the Borrower having contributed out of his/her/their own funds, the amount of his/her/their contribution as required under the scheme and also as may after the disbursement/s is made by RSCB, satisfy RSCB about the amount/s of the disbursement/s being utilized for and towards the purpose as set out in the Borrower's proposal.
- 8. The Borrower agrees that the principal amount of loan, the interest, commitment charges and all other charges and moneys payable by the Borrower hereunder and under the scheme shall be secured by the mortgage of the property described in the schedule hereunder written which is the subject matter of the Borrower's proposal (herein referred to as "the said property") of such kind as RSCB may determine and the Borrowers shall be bound to create the mortgage accordingly at his/her/their costs including the stamp duty chargeable and registration charges, if any.

Provided further that borrower also agrees to give an irrevocable power or attorney to and in favor of RSCB to carry out borrowers obligations interalia with regard to creation of the said security.

- 9. The Borrower has represented and hereby confirms to RSCB THAT he/she/they are duly and sufficiently entitled to the land/property/premises which is/are the subject matter of this Agreement and the Borrower's proposal and has/have a proper title there to without any encumbrance or charge or lien or mortgage or claim or demand or any other right adverse or inconsistent with his/her/their right

there to or the absolute enjoyment thereof AND THAT there are no adverse claims, disputes or litigations of what so ever nature relating thereto AND THAT the said property is not affected by or included in any public scheme of any Government or any other statutory or competent body or authority including any widening or construction or alignment of a road or bridge or any other public constructions or measures.

10. The Borrower shall satisfy RSCB about his/her/their title to the property by producing a certificate from a Lawyer approved by RSCB and shall otherwise satisfy RSCB about such title and take all such steps and execute such document/s as RSCB may require for completion of his/her/their title. RSCB shall also be entitled to call upon the Borrower to create and execute such other security, as it may desire.
11. The Borrower has represented and hereby confirms to the RSCB that all taxes levies, outgoings and other charges of whatsoever nature due and payable in respect of said property are duly paid up to date and shall be paid from time to time as and when becoming due.
12. The Borrower shall insure to the satisfaction of RSCB and keep insured all property constituting the Borrower's security against fire and all other risks in a sum equivalent to its full market value in an office approved by RSCB in the joint names of RSCB and the Borrower or otherwise as RSCB may require and shall duly and punctually pay all premiums and shall not to do or suffer to be done any act which may invalidate or avoid such insurance and shall deposit the insurance policy and all cover notes, premium receipts and other documents connected therewith with RSCB. Any moneys realized from such insurance shall at the option of RSCB be applied either in reinstating the security or in repayment of the said loan and interest.

Provided that if the Borrower shall make any default in insuring and keeping insured all or any property forming RSCB security then without prejudice to and without affecting RSCB right hereunder RSCB shall be at liberty (but not bound) to insure and keep the same insured and the Borrower shall on demand repay to RSCB any amount spent by RSCB any effecting such insurance with interest at the rate

13. Without the prior approval in writing from RSCB the Borrower shall not-
 - a) let out or otherwise howsoever part with the possession of the said property or any part the said property or any part thereof.
 - b) mortgage, lease, encumber, alienate or surrender the said property or any part thereof.
 - c) enter into any agreement or an agreement with any person, institution or local or Government Body for the use, occupation, development or disposal of the said property or any part thereof.
 - d) change the user of the said property from the purpose mentioned in the Borrower's Proposal.

- e) amalgamate or merge the said property with any other adjacent property or create any right of way or any other easement of whatsoever nature thereon or any part thereof.
 - f) leave India for employment of business or for a term exceeding six months without repaying the loan with all outstanding interest and other moneys payable hereunder.
14. The Borrower will furnish RSCB all such information as RSCB may reasonably require for the satisfaction of RSCB as to due compliance with the terms of the Borrower's proposal and of the sanctions, grant and utilization of the loan and all such periodical reports and information at such times, in such from and containing such particulars as RSCB may call for.
 15. RSCB or NABARD (REFINANCER) shall be entitled at any time during the continuance of this Agreement to enter upon the said property to inspect and view the state and condition thereof to be appraised whether the terms and conditions contained herein and in the Borrower's Proposal are duly carried out and being carried out.
 16. No delay in exercising or omission to exercise any right, power of remedy accruing to RSCB upon any default under this Agreement or under any security document or otherwise howsoever shall impair or prejudice any such right, power or remedy or shall be construed to be a waiver thereof or any acquiescence in shall default, nor shall the action or inaction or RSCB in respect of the any default, affect or impair any right, power or remedy of RSCB in respect of any default.
 17. IT IS HEREBY expressly agreed that RSCB shall be at liberty to assign the debt and the benefit of these present and the security for the advance and the security documents to NABARD as security for any refinance by RSCB from NABARD in respect of the loan advanced/agreed to be advanced by RSCB to the Borrower and the Borrower shall if and whenever required by RSCB to do so at the Borrower's own expenses do and execute and join in doing and executing all such acts, things, deeds documents or assurances as RSCB may require for the effectuation of such assignment.
 18. The Borrower shall at the request of RSCB allow any of its officer, nominees, servants or agents to inspect the said property for ensuring that the Borrower has duly complied with or is duly complying with the terms of the Borrower's proposal and the scheme.
 19. (For conversion & Development loans of Agriculture land) The borrower shall provide separate collateral/liquid Assets to RSCB for sanctioning loans for approval of borrower/s Agricultural/plots of Cooperative Societies for obtaining title deeds from concerned authority as security.

Schedule above referred to
(Description of the property)

.....



Guarantee Deed

Place:Jaipur
Date:.....

The Managing Director,
The Rajasthan state Co-op. Bank Ltd.,
Jaipur.

In consideration of Rajasthan State Cooperative Bank Ltd., having its Registered Office at Branch-----, (hereinafter called the RSCB) giving credit or granting facility to by way of House Loan on terms and conditions agreed/ that may be agreed between you and the said at any time or from time to time without reference to me. I/We Jointly and severally hereby agree with the guarantee to you the due payment and discharge two days after demand of all amounts due and payable to you by. (hereinafter called the "Principal") at any time together with interest, and other charges and expenses that the RSCB may in course of its business charge against the Principal together with all relative interest, charges costs (as between attorney and client) and expenses PROVIDED NEVERTHELESS that our liability under the Guarantee shall not exceed in the whole sum of Rs..... apart from and in addition to all interest and other cost, charges, expenses above referred to.

For the consideration aforesaid I/We jointly and severally further agree as follows:

1. This guarantee shall be continuing security binding on me/us and my/our heirs and estates until the expiration of three calendar months from the receipt by the RSCB of a notice in writing to discontinue in and notwithstanding the discontinuance by or any release or granting of time of indulgence to any one or more of us this Guarantee shall remain a continuing security as to the other and if discontinued by notice this Guarantee shall nevertheless as to the party or parties giving such notice continue to be available (subject to the aforesaid limit of total amount) for and shall extend for all indebtedness and liabilities of the Principal to you at the date of receipt of such notice whether then certain or contingent and whether then payable forthwith or at some future time or times

and also for and to all credits then established by you for the Principal and for and to all credit facilities granted and to all cheques, drafts, bills, notes and negotiable instruments drawn by or for the account of Principal on you and although presented to or paid by you after such date and all guarantees signed by the principal and delivered to you on or before such date and that in the event of my/or any of us dying or becoming under disability the liability of the executors, administrators or legal representatives of such person so dying and of his estate shall continue until the expiration of three calendar months from the receipt by the RSCB of a written notice given by such legal representatives (or survivors of survivor or me/us) to determine this guarantee. You shall be at liberty on receipt of any such notice as contemplated in this clause at any time within the three calendar months to open fresh account and/or to grant fresh facilities to the Principal and to appropriate thereto all payments subsequently made to you by the principal and not expressly appropriated to the old account without prejudice to my/our estates liability to the extent aforesaid.

2. The Guarantee is additional and without prejudice to any securities or obligations dated or purporting to be dated on or before such date which you may now or hereafter have from us, from the Principal or from any one else in respect of any indebtedness or liabilities hereby guaranteed and all rights and remedies in respect thereof are reserved.
3. This guarantee shall be a continuing guarantee and shall not be considered as wholly or partially satisfied or exhausted by any payments from time to time made to the RSCB or any/settlement of any account or by reason of the account being brought to a credit at any time or from time to time or its being drawn upto the full extent or exceeding the full extent of the limit from time to time and its being or reduced or extinguished and thereafter reopened. The Guarantee shall continue in force notwithstanding the discharge of the principal by operation of law or my death or the death of any one of us and shall cease only on payment of the amount guaranteed hereunder either by me or any of us.
4. I/We expressly agree that the RSCB shall have full discretionary power without my/ our further assents or knowledge and without discharging or in any way affecting my/ our, liability under this guarantee from time to time AND at any time to negotiate with the principal and settle and/or alter the terms and conditions, to promise to grant time or indulgence to or not to sue the Principal or any person liable with or for the principal whether as guarantor or otherwise or make any other arrangement with the principal or any person so liable with for the principal as the RSCB may think fit and to hold over, renew, vary, exchange or release in whole or in part and from time to time any securities held or to be held by the RSCB for or on account of the moneys and liabilities intended to be hereby secured or any part thereon. I/we also agree that I/We shall not be discharged from my/our liability by your releasing the principal debtor or by any act or omission of your the legal consequence of which may be to discharge the principal debtor or by any of yours which would, but for this present provision be inconsistent with my/our rights as surety or by your omission to do any act, which but for this present provision you duty to me/us would have required you to do. We hereby consent to each and every of the acts

mentioned above as you may think fit. Moreover, though as between the principal debtor and me/us I am/we are sureties only. I/We agree that as between yourselves and me/us, I am/we are principal debtor(s) jointly with him and accordingly I/We shall not be entitled to any of the rights conferred on sureties by Section 133, 134, 135, 139 and 141 of the Indian Contract Act. And we further expressly agree that the RSCB shall also have discretionary power without my/our further assent or knowledge or without discharging or in any way affecting my/ our liability under the Guarantee from time to time and at any time to agree the variations of the terms and conditions, and to release or vary any security granted therefore and for the purpose aforesaid to settle and/or alter the terms and conditions to grant time or indulgence to principal or any person liable with or for the principal whether as Guarantor or otherwise or compound or make any other arrangement with the principal or any other person so liable with or for the principal as the RSCB may think fit and to hold over, renew, vary, exchange or release in whole or in part and from time to time any securities held or to be held by the RSCB for/ or on account of the moneys and liabilities intended to be secured hereby or any part thereof. And for all the purpose of this claim Principal is empowered to give consent on my/our behalf and any consent given by the Principal shall be deemed to have been given by me/ us and shall bind me/us in all respects as if the same had been expressly given by me/us in writing.

5. The RSCB may recover against me/us to the extent herein before mentioned notwithstanding that the principal or his agents, partners, directors or officers may have exceeded his or their powers or that the arrangements with the RSCB may have been ultravires and without being bound to enforce its claim against the Principal or any other person or other security held by the RSCB. The RSCB shall not be bound to inquire into powers of the principal or his agents or partners, directors or officers purporting to act on behalf of the principal and all moneys dues or liabilities incurred shall be deemed to form part of the present guarantee notwithstanding that the principal or his agents, partners, directors and officers may have exceeded his or their power or the arrangement with the RSCB may have been ultra vires.
6. I/we waive in the RSCB's favor all or any of my/our rights against the RSCB or the principal as may be necessary to give effect to any of the provisions of this guarantee.
7. I/we declare that I/We have not received any security from the principal for the giving of this guarantee and I/We agree that I/We will not so long as any moneys remain owing by the principal to the RSCB or any liability incurred by the RSCB remains outstanding, take any security in respect of my/our liability hereunder without first obtaining the RSCB's written consent and I/We agree that in the event of my/our taking any such security amount for which I/We are to be liable under this guarantee shall be increased by the amount by which dividends payable by the Principal to you on a winding up is the thereby diminished.
8. I/We further agree that in respect of my/our liability hereunder the RSCB shall have a lien on all securities belonging to me/us now or hereafter held by the

RSCB and all moneys now or hereafter standing to my/our credit with the RSCB on any current or any other account.

9. And this guarantee shall be applicable to the ultimate balance that may become due to the RSCB from the Principal and until repayment of such balance of RSCB shall be entitled to retain, realize or otherwise dispose off in such manner as the RSCB may think fit any securities now or hereafter held by the RSCB and without any liability to account to me/us for my/our any portion of such securities or of the proceeds thereof until all your claims have been fully satisfied and in the meantime I/We will not take any steps to enforce any right or claim against the Principal in respect of any moneys paid by me/us to the RSCB hereunder. And further if the RSCB should receive payments from the Principal or any person on behalf of the Principal or from any security held by the RSCB or if the Principal shall become insolvent or go into liquidation or compound with his creditors, the RSCB shall be at liberty without discharging my/our liability to make or assent to any compromises, compositions or arrangements or to prove and to rank as creditor in respect of the amount claimable by the RSCB or any items thereof and to receive dividends thereupon and all such payments and dividends received shall be treated as, payments in gross and my/our liability shall extend to the ultimate balance after deducting such payments and to the entire exclusion and surrender of all my/ our rights as sureties in completion with the RSCB and rule of law or equity to the contrary notwithstanding. And I/We shall not be paying off the sum guaranteed or any part thereof or upon any other ground, prove or claim to prove in respect of the sum guaranteed or any part thereof or take advantage for any securities held by the RSCB until the whole of your claim against the Principal has been satisfied.
10. A demand in writing shall be deemed to have been duly given to me/us or my/our heirs or assigns by leaving the same at my/our last known address hereunder written and such demand if sent by post shall be deemed to be received by me/us or my/our heirs, assigns 24 hours after posting thereof and shall be sufficient if signed by any officer of the RSCB and in proving such service it shall be sufficient to prove that the letter containing the demand was properly addressed and put into the post.
11. In the event of his guarantee being determined either by notice by me/us or by demand in writing by the RSCB it shall be lawful for the RSCB to continue the account of the Principal notwithstanding such determination and my/our liability or for moneys advanced or paid or agreed to be advanced or paid and liabilities or obligations incurred by the RSCB at the date when the guarantee is so determined shall remain notwithstanding any subsequent payment or out of the loan by or on behalf of the principal upto the limit aforesaid.
12. The guarantee shall not affect or be affected by any other or further securities taken or held by you or by any loss by you of any collateral or other security nor by your failing to recover by the realisation of collateral securities or otherwise any such sum or sums due from the principal or any other person, or any lapses on your part, not shall be responsible to me/us for any such loss or lapses.

13. Any account settled or stated between you and the Principal or admitted by the Principal shall be accepted by me/us as conclusive evidence. A certificate in writing signed by any officer of the RSCB stating the amount at any particular time payable under this guarantee shall be conclusive evidence against me/us.
14. This guarantee shall be enforceable notwithstanding any change in the name of the RSCB and it shall ensure for the benefit of any banking institution with which the RSCB may become amalgamated or to which the RSCB shall assign it.
15. Should the Principal be a limited company, corporate or unincorporated body, committee, firm, partnership, trustees or debtors on a joint account, the provisions hereinbefore contained shall be construed and take effect where necessary as if words importing the singular number included also the plural number. This guarantees shall remain effective notwithstanding any death, retirement, change, accession or addition, as fully as if the person or persons constituting or trading or acting as such body, committee, firm, partnership, trustees or debtor on joint account at the date of the Principal's default or at any time previously was of were the same as the date hereof.
16. In the event of there being more than one guarantor the liability of the remaining guarantors shall not be affected or released or given up by time or other indulgence to one or more of the guarantors nor by the death of any one or more of the guarantors until notice shall have been given to the RSCB as provided in clause I thereof.
17. The RSCB shall be entitled to fix with the Principal a period for such loan facility and to alter or to extend such a period from time to time. The RSCB shall be entitled from time to time to take renewals of promissory notes or other documents and securities from the Principal. The RSCB shall be entitled to take promissory notes or other documents for the whole amount hereby guaranteed or to split up the amount and take separate documents for each part and take any such documents from the Principal alone, or from the Principal and other persons who identify may vary from time to time. My/our liability under this Guarantee shall not be discharged or affected in any way by reason of any such or similar acts or dealings.

Signature of the Guarantor

Name & Address

**POWER OF ATTORNEY FOR CONVERTING EQUITABLE MORTGAGE
INTO ENGLISH / SIMPLE MORTGAGE**

(Stamp Duty as Applicable in The State)

Date:..... .

Place -----

TO ALL TO WHOM THESE PRESENTS SHALL COME. I/We
..... having a
place of business/having its registered office at Jaipur (Hereinafter called the
Borrower/s) SEND GREETINGS:

WHEREAS the financier, The Rajasthan State Cooperative Bank Ltd., (RSCB) having
its Registered office at KUMS Tonk Road, Jaipur-302015 has agreed to grant/granted
to the Borrower/s a loan of Rs..... (Rupees
.....) only working capital
requirements/providing residence to its employees, plus interest cost, charges and
expenses interalia against the equitable mortgage of the "Borrower/s", land, premises,
building situated at which are
hereinafter collectively called as "the said property" and against the Borrower/s at the
same time agreeing to execute at his/her/their/its own costs whenever called upon a
proper English/Simple Mortgage of the said property to secure the said loan of
Rs..... plus interest, costs, charges and expenses and at the same time
also agreeing to execute an irrevocable Power of Attorney, in favor of the Rajasthan
State Cooperative Bank Ltd., Branch Office -----
----- for executing the said English/Simple Mortgage in its favor.

NOW KNOW WE AND THESE PRESENTS WITNESS that the Borrower/s
doth/do hereby nominate, constitute and appoint RSCB (hereinafter called 'the
Attorney') to be the true and lawful attorney in fact and at law of the Borrower/s for
the Borrower/s and in the name and on behalf of the Borrower/s and as the act and
deed of the Borrower/s. To sign, seal, execute, deliver, complete perfect and record
and Indenture of Mortgage expressed to be made between the Borrower/s of the one
part and RSCB of the other part in respect of the said property in such form and
containing such covenants and conditions as the Attorney may deem fit including the
power to sell and the power to appoint Receiver of the said property and all other
powers, provisions and conditions as are usual in an English/Simple Mortgage for
securing payment of the said loan of Rs..... plus interest, cost charges and
expenses to RSCB of the moneys which shall then be due and owing to RSCB in
respect of the said loan. The Bank its person or persons authorized by the bank may
delegate all or any of such powers, authorities and discretions conferred hereby upon
the bank may delegate all or any of such powers, authorities and desertions to such of
the officers or any others persons and on such terms and conditions, as the said bank

or any constituted attorney or other person appointed by its with power to such delegate as it may see fit and accordingly all deeds and documents executed and acts performed by any such person shall be binding on the Borrower/s.

AND GENERALLY to execute, do and perform all such deeds, instruments, acts, matters and things in relation to the property as the said Attorney shall think necessary or expedient as fully and effectually in all respects as the Borrower/s could have done if personally present AND the Borrower/s doth/do hereby agree to ratify and confirm and covenant for himself/herself/themselves/itself/its/their successors and assigns to ratify and confirm all an whatsoever the said Attorney shall lawfully do or cause to be done in or about premises by virtue of these presents. AND the Borrower/s declare/s that this Power of Attorney shall be irrevocable so long as the said equitable mortgage created by the Borrower/s as aforesaid in favor of RSCB, subsists and until the said loan of Rs..... plus interest, costs, charges and expenses shall be repaid to the RSCB.

In witness hereof the Borrower/s has /have hereunder executed these presents/affixed its common seal this at Jaipur.

Title Holder

शपथ पत्र

- मैं
..... दि राजस्थान स्टेट को-ऑपरेटिव बैंक लि0, जयपुर के पक्ष में यह घोषणा करता हूँ-
1. यह कि मेरे द्वारा ऋण राशि रूपये..... का उपयोग से लिये गये आवास ऋण का चुकारा करने एवं राशि रूपये..... का उपयोग उक्त आवास पर अतिरिक्त निर्माण कार्य हेतु किया जावेगा।
 2. यह कि उक्त भूखण्ड/निर्मित मकान के समस्त मूल दस्तावेज प्राप्त कर शीघ्र बैंक में जमा कराने हेतु पूर्णतया वचनबद्ध हूँ।
 3. यह कि क़य की गई उक्त आवासीय सम्पत्ति भारमुक्त एवं विवाद रहित है। उक्त सम्पत्ति पर किसी भी व्यक्ति संस्था, सरकार, जयपुर विकास प्राधिकरण, नगर निगम आदि की किसी प्रकार की कोई बकाया नहीं है तथा इस पर किसी प्रकार की कोई कानूनी कार्यवाही भी लम्बित व विचाराधीन नहीं है। यह सम्पत्ति पूर्णतया भारमुक्त एवं पवित्र है।
 4. यह कि राज्य सरकार, राजस्थान आवासन मण्डल, नगर निगम, जयपुर विकास प्राधिकरण अथवा अन्य संबंधित संस्था या व्यक्ति की भविष्य में उत्पन्न होने वाला कर, बीमा व अन्य बकाया राशि के लिए मैं स्वयं व्यक्तिगत रूप से उत्तरदायी रहूंगी तथा इसके लिए बैंक को कोई उत्तरदायित्व नहीं रहेगा।
 5. यदि उक्त आवासीय सम्पत्ति के भूखण्ड अथवा निर्माण अथवा अन्य बकायों के संबंध में राज्य सरकार, राजस्थान आवासन मण्डल, नगर निगम, जयपुर विकास प्राधिकरण अथवा अन्य संबंधित संस्था या व्यक्ति द्वारा भविष्य में किसी प्रकार का कोई एतराज किया जाता है एवं उसके कारण यदि उक्त सम्पत्ति को किसी प्रकार की कोई क्षति पहुंचती है तो उसके प्रति मैं स्वयं पूर्णरूप से उत्तरदायी रहूंगा एवं ऐसी स्थिति में बैंक चाहे तो अपने समस्त बकाया की वसूली एकमुश्त किसी भी तरह से कर सकेगी।
 6. यह कि मेरी सेवानिवृत्ति से पूर्व इस बैंक के समस्त बकाया आवासन ऋण को मय ब्याज व खर्चों के चुकता कर बैंक से अदेय प्रमाण पत्र प्राप्त कर लूंगा। यदि इस ऋण को जारी रखना होगा तो इस हेतु सेवानिवृत्ति से पूर्व बैंक से आवश्यक सहमति ली जावेगी।
 7. यह कि मेरे द्वारा बैंक के चाहे अनुसार अन्य बैंक के चैक संख्या.....से..... तक कुल..... चैक इस बैंक के पक्ष में बिना राशि भरे प्रस्तुत किये जा रहे हैं जिन्हें बैंक ऋण के चूक आदि की दशा में समस्त बकाया की वसूली हेतु उपयोग में ले सकती है।

शपथग्रहिता

DEMAND PROMISSORY NOTE

On Demand Shri/Smt.....resident.....
promise to pay to The Rajasthan State Cooperative Bank Ltd., Branch
..... or order the sum of Rs.....lacs
(Rupees.....) only along with the interest @
..... per cent per annum levied on monthly rests for value received.

Yours faithfully,

Signature of Borrower/s

Place:

Date:

TIME PROMISSORY NOTE

Shri/Smt.....resident.....
.....promise to pay to The Rajasthan State Cooperative Bank Ltd., Branch
..... or order the sum of Rs..... (Rupees
.....) only along with the interest @ per cent per
annum levied on monthly rests in..... equal monthly installments of Rs.....
each commencing from.....

Signature of Borrower/s

(Revenue stamp of Rs.1/-)

Place:

Date:

LETTER OF ACCEPTANCE

The Branch Manager,
The Rajasthan State Coop. Bank Ltd.,
Branch
.....

Sub: Sanction of financial assistance of Rs

I /We beg to acknowledge the receipt of your letter No.----- dated -
----- sanctioning thereby a financial assistance in favour of
..... In this regard, I/We hereby convey
my/our unconditional and irrevocable acceptance to this terms and conditions
stipulated in the above letter. Further I/We assure to abide by them till the dues
under the sanctioned loans is not fully repaid by me/us along with the interest.

Yours faithfully,

Signature of Borrower/s

Place:

Date:

Usance Certificate

I/We hereby certify that promissory note dated.....for a sum of Rs.....(Rs.....) executed by me in favour of The Rajasthan state Cooperative Bank Ltd., Branch was executed in respect of House Loan taken from The Rajasthan state Cooperative Bank Ltd., Branch under the House Loan Scheme.

(.....)

Undertaking

I/We.....resident..... hereby undertake to create charge on owned by me in favour of The Rajasthan State Cooperative Bank Ltd.,Branch in consideration of financial assistance sanctioned amounting to Rs.....(Rupees.....) only for I/We, further undertake to do such all formalities as the bank may require including the execution of hypothecation deed in the favour of bank.

Yours faithfully,

Signature of Borrower/s

Place:

Date:

**Draft for creation of equitable mortgage with RSCB
Memorandum of Deposit of Title Deeds to be obtained in respect of loan secured by
Equitable Mortgage of Immovable property**

I/We.....resident.....

(Borrower/s) attended at the Branch office of The Rajasthan State Cooperative Bank Ltd.,
Br.....on.....the day
of.....200....at.....A.M./P.M. and deposited the documents of title set out below
of the land, premises and building bearing Plot No.....survey
No.....situated at.....admeasuring
Sq.Ft.....with Shri/Smt.....authorize person,
the.....office in the presence
Shri/Smt.....of the Rajasthan State Cooperative Bank Ltd.
Br..... as security for and with intent to create an equitable
mortgage on the said land, premises and buildings now of hereafter standing hereon to secure
the balance due under the Loan account for **Rs.....** in the name of
..... with the Rajasthan State Cooperative
Bank Ltd., Br..... and interest thereon and all costs,
charges, expenses incurred by and/or payable to the Rajasthan State Cooperative Bank Ltd.,
Br.....

List of Title Deeds

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

This memorandum was read out to the said
Shri/Smt.....this.....day
of.....200.....

.....
Authorized Person
201.....A.M./P.M.

.....
Witness as above
201.....A.M./P.M.

Note: The borrower depositing title deeds with the bank should not sign the memorandum.

Draft Letter evidencing deposit of title deeds to be addressed by RSCB



THE RAJASTHAN STATE CO-OPERATIVE BANK LTD.

दि राजस्थान स्टेट को-ऑपरेटिव बैंक लि०,

No. RSCB/ /

Dated:

.....
.....
.....

Sub: Housing Loan of Rs.....sanctioned in your favour by RSCB,.....

Dear Sir,

This is to place on record that you have deposited with us on.....(Date of deposit) the title deeds relating to your immovable property viz. land, premises and buildings present & future situated at.....and described in the Schedule "A" herewith attached with intent to create security by way of equitable mortgage by deposit of title deeds in favour of the Rajasthan State Cooperative Bank Ltd., Br..... to secure the loan of **Rs.** sanctioned you by the Bank, for purchase of a dwelling Unit/House/Flat together with interest and/or additional or further interest in case of default commitment charges, costs charges and expenses and other moneys payable by you to the said Bank under the Loan Agreement executed separately..

Yours faithfully,

(Authorized Signatory)

Encl. Schedule "A"

प्रबंध निदेशक,
दि राजस्थान स्टेट को-ऑपरेटिव बैंक लि०,
.....

सहकार जीवन सुरक्षा योजना के तहत जीवन बीमा
प्रीमियम की कटौती बाबत सहमति पत्र

महोदय,

निवेदन है कि मैं सहकार जीवन सुरक्षा योजनान्तर्गत राशि रूपये.....
का जीवन बीमा करवाने हेतु सहमत हूँ। बीमा प्रीमियम की राशि रूपये.....
...(अक्षरे.....मात्र) मेरे बचत खाता संख्या.....को नामें
लिखते हुये भारतीय जीवन बीमा निगम को भिजवाने की व्यवस्था करें।

योजनान्तर्गत लाभ हेतु मैं निम्न को नोमिनी नामित करता हूँ:-

1. नाम
2. पता
3. बीमित से संबंध

भवदीय,

दिनांक:

हस्ताक्षर

नाम

पद एवं कार्यालय.....