केनरा बैंक Canara Bank

भारत सरकार का उपक्रम — A Government of India Undertaking

सिंडिकेट Syndicate

[illegible] /Application-cum-Letter of pledge of Gold Jewellery and/or Hypothecation for loan/Overdraft (OD) Agricultural Gold Loan/Retail Gold Loan

([illegible])/(to be stamped as applicable as per state enactments)

[illegible]/Loan/OD A/c No.	
[illegible]/Sequence Number	
[illegible]/Customer ID	
[illegible] /S.B. A/c No.	
[illegible] Product Code/Scheme Details	

[illegible]/To:

[illegible]/The Manager / Senior Manager
[illegible] /Canara Bank

____

[illegible]/Details of Applicant:

[illegible] /**Individuals** ([illegible]) **(Sri/ Smt)**	[illegible] **Son/ Daughter/ Wife of**	[illegible] **Occupation**	[illegible] **Full Address**

[illegible]: Category:	[illegible] SC		[illegible] ST		[illegible] BC		[illegible] OBC		[illegible] Others	

[illegible] Minority Community	[illegible] Christian		[illegible] Muslim		[illegible] Sikh		[illegible] Zoroastrian		[illegible] Buddhist		[illegible] Jain		[illegible] Others	

[illegible]	[illegible]		[illegible]		[illegible]		[illegible]		[illegible]	
Category of Farmer	Marginal		Small		Others		Agri. Labourer		Tenant Farmer	

[illegible]
(Applicable only for Agricultural Gold Loan. Strike-off if not applicable)

[illegible]:	[illegible]		[illegible]		[illegible]	
Sex:	Male		Female		Third Gender	

[illegible]/Liability under existing Gold Loans in our Bank:

[illegible]/ Branch	[illegible] / A/c. No	[illegible]/Limit	[illegible]/ Liability

[illegible]/Liability under existing Loans with other Bank/s

[illegible] Bank	[illegible] Purpose	[illegible] Loan	[illegible] Present Outstanding	[illegible] / Overdues If any

[illegible]

Whether related to Chairman/Director of our Bank/any employees of our Bank/any other Bank: If yes, furnish full details:

[illegible] /Name	[illegible]/Designation	[illegible] /Relationship

1. [illegible]

   I/We request you to grant me /us financial assistance by way of loan/OD as mentioned in **Schedule 1** for the purpose mentioned therein against pledge of Gold Jewellery. I/We hereby admit the rules of business relating to this loan/OD have been read over and explained to me/us.

2. [illegible] ______________________________ [illegible] ______________________________ [illegible]

   I/We agree that an account styled ________________________ (Name of the scheme) is opened/shall be opened in the books of the Bank under my/our name, at ___________________________________ branch.

3. [illegible] ______________________________ [illegible]

   I/We agree that the loan/OD sanctioned to me/us as mentioned in **Schedule 4** (hereinafter called **"credit facility"**) is repayable on or before ______________________ with interest as mentioned therein. All incidental expenses/costs/charges including handling charges may be recovered from me/us from time to time. I am/We are personally liable to pay any ultimate balance remaining payable by me/us in any of the accounts.

4. [illegible]

   I/We shall pay interest on the outstanding amount at the rate specified in sanction memorandum (simple/ compounded monthly/quarterly/half yearly) on the daily debit balance or such other rates as the Bank may specify generally from time to time on the notice board of the branch/website of the Bank for the general information of its customers and specific notice in this regard is waived by me/us. I/We acknowledge/s that the interest rate/benchmark is subject to revision/review by RBI/Bank from time to time. In the event of my/our credit assessment including the internal or external credit rating undergoes any change, the premium/spread that is payable above the benchmark shall be subject to change/ revision. I/We specifically agree/s that I am/we are not entitled to any reduction in the rate of interest agreed at the time of the sanction of the said credit facility.

5. [illegible] 100%/75%[1] [illegible] I/We shall maintain loan to value ratio of 100%/75%[1] (or such other ratio as stipulated by the Bank from time to time) of appraised value of the gold items pledged throughout the tenure of loan.

6. [illegible];[1]

   I/We agree that the loan amount is payable as below;[1]

- [illegible] ____________________ [illegible]
- Principal and Interest in one lump sum on or before ________________

  [illegible] ______ [illegible]
- Principal amount payable in one lump sum on or before ________________ and interest debited monthly payable as and when due.
- [illegible]
- Principal and Interest payable in monthly instalments as mentioned in **Schedule 2.**

[1] [illegible]/Strike off whichever not applicable

7. [illegible]

If I/We fail to repay the loan as stated above, the interest shall be compounded monthly/quarterly/half yearly[2] with the principal balance outstanding in the account, on such balance and on such successive balances.

8. [illegible]

The credit facility shall be subject to an annual review, and subject to my/our performance, the Bank shall have the right to either to continue the facility without change in limits or to vary the limits, whether by way of enhancement, reduction or cancellation of limits.[3]

9. [illegible]

I/We further undertake to pay the penal charges for the breach of material terms and conditions as stipulated below along with applicable taxes:[4]

[illegible] Nature of Charge	[illegible] Quantum of Charge
[illegible] Penal Charges for delayed payment of dues (Principal/ Interest / Service Charges).	[illegible] _________% p.a. on the amount of default. Penal Charges shall be levied on the delayed payments for the actual number of days of default.
[illegible] Drawings in excess of sanctioned limit	[illegible] 2.00% p.a. on the amount over and above limit for the actual period of default. (Applicable only to Overdraft accounts).
[illegible] Limit is expired.	[illegible] 2.00% p.a. on the outstanding for the actual period of default.
[illegible] Drawings in excess of Drawing Power/ Limit without security.	[illegible] 7.00% p.a. on the amount over and above the Drawing Power for the actual period of default.
[illegible] Limit is expired and outstanding is above the Drawing Power.	[illegible] 2.00% p.a. on the outstanding + 7.00% p.a. on the amount over and above the Drawing Power for the actual period of default. (Applicable only to Overdraft accounts).

10. [illegible]

As security for repayment of the outstanding balance of the loan/OD accounts which you may grant to me/us or to any person at my/our instance for whom I/we stand as guarantor/s or co-obligant/s, I/we hereby pledge with you, gold jewellery as mentioned in **Schedule 3** herein below. I/We undertake to repay the amount outstanding in my/our loan/OD account/s on demand at any time and in case of failure on my/our part to repay the loan/OD account/s and/or monthly /quarterly/ half yearly interest or any other amount due as per this agreement, the Bank is authorized to adjust such dues from the balances lying in any of my/our account/s and/or to dispose-off the securities described

[2] [illegible]/Strike off whichever not applicable

[3] [illegible]/Applicable only to Overdraft account

[4] [illegible] /Not applicable for Agricultural Gold Loans upto Rs.25000

in **Schedule 3.** Any shortfall after adjustment of the net sale proceeds shall be repaid by me/us on demand by the Bank. The balance of sale proceeds if any after appropriation of any of my/our dues and expenses, may be credited to my/our account with you or sent to me/us at my/our cost. You are further entitled to hold and sell and appropriate the proceeds of this security to all or any other liability/ies payable by me/us, in respect of any advance/financial assistance granted/to be granted hereafter and owing and that may be owing hereafter to the Bank at any office of the Bank or on any account whatsoever, whether solely or jointly with others and whether as principal debtor or surety.

11. [illegible]

I/We confirm that I am/we are the true owner/s of the said gold jewellery and no prior lien or charge has been created on the gold jewellery described in **Schedule 3**. I am/we are aware that the Bank has right to recall the loan/OD at any time.

12. [illegible]

I/We further declare and agree that in the event of my/our requiring you to advance any loan and/or financial facility/ies at any time hereafter and the Bank granting such loans and/or facilities for which purpose this letter of pledge itself should be treated and should serve as sufficient for that purpose. You may hold the gold jewellery pledged and that may be pledged hereafter as security for repayment of all or any amount that may outstanding at any time and from time to time, apart from the personal liability created thereby until this request is cancelled by you or returned to me/us after I/we comply with all the requirements as agreed to with the Bank.

13. [illegible]

I/We specifically do empower you to sell gold jewellery pledged for appropriation towards any account/s due and payable by me/us or any other person/s for whom I/we stand as guarantor/surety/co-obligant/s and waive our rights to notice of such sale of the pledged jewels in public/private auction, as you may deem fit to realise, without prejudice to your rights to proceed to recover the aforesaid dues, including the shortfall after appropriation of the sale proceeds.

14. [illegible]

I/We agree and declare that these presents shall in no way affect your right of general lien/ set off as available to you as Bankers under the provisions of law.

15. [illegible]

I/We hereby declare that the information and data furnished by me/us to you are true and correct and give specific consent to disclose/submit the information as per the Insolvency and Bankruptcy Code, 2016, Credit Information Companies (Regulation) Act, 2005 or any other statutes read with the relevant Regulations/Rules framed thereunder, as amended and in force from time to time or as per the directions of RBI and authorize Bank, its group companies to exchange, share or part with all the information, data or documents and to make references and enquiries which the Bank/its group companies consider necessary in respect of or in relation to my application/further applications to other group companies / banks / financial institutions / credit bureaus / agencies / statutory bodies /tax authorities /central information bureaus/ such other persons /service providers as the Bank / its group companies may deem necessary or appropriate as may be required for use or processing of the said information / data by such person/s or furnishing of the processed information / data / products thereof to other banks / financial Institutions / credit providers / users registered with such persons / credit bureaus / agencies / statutory bodies /tax authorities /central information bureaus and I/we shall not hold the Bank / its group companies liable for use of this information.

16. [illegible]

I/We hereby agree as a pre-condition of the loan/advances given to me/us by the Bank that in case I/We commit default in the repayment of the loan/advances or in the repayment of interest thereon or any of the agreed instalment of the loan on due date/s, the bank and/or the Reserve Bank of India will have an unqualified right to disclose or publish my/our name as defaulter in such manner and through such medium as the bank or Reserve Bank of India in their absolute discretion may think fit.

17. [illegible]

I/We hereby undertakes that the amount shall be used only for the purpose it is sanctioned and shall not use the amount or any part thereof for any purpose other than for which it is sanctioned. Further I/We agree that I am/We are fully aware that in case of any default of the terms contained this agreement, despite having sufficient means to pay the dues of the Bank, I/We shall be declared as a Wilful Defaulter in terms of the guidelines issued by RBI /Bank.

10. [illegible][5]

I/We have been informed and explained of the exact due dates for repayment of loan, frequency of repayment, breakup between principal and interest, concept of SMA/NPA and out of order classifications with examples and I am/we are fully conversant with the same[5].

[illegible]/**Signature of Borrower/s/Applicant/s**

[illegible] /SCHEDULE 1[6]

A. [illegible]/PURPOSE AND DETAILS FOR AGRICULTURAL LOAN/OD

[illegible] **Land Identification Details (Applicable only for Crop cultivation and Land Based activity purposes)**						
[illegible] **Survey No.**	[illegible] **Extent(b)**	[illegible] **Village**	[illegible] **Hobli /Gram Panchayat**	[illegible] **Taluk/ Mandal/ Subdistrict**	[illegible] **District**	[illegible] **State**

1 - [illegible]/Crop Cultivation:

[illegible] **Nature of Crops/Season (a)**		[illegible] **Scale of Finance/acre(c)**	[illegible] **Eligible limit (b x c) (Rs.)**	[illegible] **Limit sought (Rs.)**
[illegible] **Season**	[illegible] **Crop Name**			

[5] [illegible] /Applicable only to loans governed by 90 days' IRAC norms. If applicable, obtain letter communicating the Concepts / clarifications / Illustrative examples on Due dates and specification of SMA / NPA classification dates. Strike off if not applicable.

[6] [illegible]/Strike off whichever not applicable

2 - /Purpose-Land based activity other than crop cultivation:

Nature of activity	Total Land area (a)	Unit cost (b) (Rs.)	Estimated cost (axb) (Rs.)	Margin (Rs.)	Limit sought (Rs.)

3 - /Purpose-Allied Activity:

Activity	Size of the unit (a)	Unit cost (b) (Rs.)	Estimated cost (axb) (Rs.)	Margin (Rs.)	Limit sought (Rs.)

A. /PURPOSE OF LOAN/OD FOR SWARNA LOANS

Purpose	Estimated Cost (Rs.)	Limit Sought (Rs.)

I/We declare that the details furnished above are correct and I am/We are liable for the action as the bank may deem fit if any deviation/transgression are made by me/us. I/We declare that any ineligible amount received will be refunded immediately.

/Signature of Borrower/s/Applicant/s

ꯁꯦꯗꯌꯨꯜ ꯅꯝꯕꯔ-ꯅꯪ ꯲[7] /SCHEDULE 2[7]

ꯂꯣꯟ ꯄꯤꯊꯕꯒꯤ ꯁꯦꯗꯌꯨꯜ [8]/ REPAYMENT SCHEDULE[8]

(ꯂꯣꯟ ꯑꯁꯤ ꯃꯁꯥꯛ ꯄꯤꯊꯕꯗ ꯑꯣꯏꯔꯕꯗꯤ ꯑꯀꯨꯞꯄ ꯃꯔꯣꯜ ꯍꯥꯌꯕꯤꯌꯨ॥)[9]/(specify the details if the loan is repayable in instalments)[9]

(ꯃꯄꯤꯡ ꯃꯁꯤꯡꯗ ꯇꯕ ꯁꯦꯜ)/ (Amount in figures)

ꯃꯆꯥ-ꯃꯌꯥꯏ Sl. No.	ꯃꯇꯝ(ꯄꯤꯊꯕ) ꯄꯤꯊꯕꯒꯤ ꯇꯥꯡꯀꯛ Due date/s of the installments	ꯂꯣꯟꯇꯥ Principal	ꯂꯣꯟꯀꯥꯏ Interest	ꯇꯤꯊ ꯑꯃꯗ ꯄꯤꯊꯕ ꯁꯦꯜ Amount of installment	ꯃꯔꯣꯜ ꯍꯥꯌꯕ Remarks[10]

* ꯑꯃꯨꯛ ꯄꯤꯊꯕ ꯑꯃꯨꯛ ꯑꯣ.ꯗꯤ.ꯒꯤ ꯂꯣꯟ ꯇꯥꯀꯄ ꯇꯥꯕꯗꯕ/Not applicable for bullet repayment loans and Overdrafts

ꯑꯩ/ꯑꯩꯈꯣꯌ ꯃꯈꯥꯗ ꯂꯩꯕ ꯅꯥꯀꯨꯇꯧꯕꯒꯤ ꯑꯀꯨꯞꯄ ꯃꯔꯣꯜ ꯃꯈꯥꯕꯤꯔ ꯇꯥꯛꯂꯤ/I/We here below furnish the details of Gold Jewellery to be pledged:

ꯁꯦꯗꯌꯨꯜ ꯅꯝꯕꯔ-ꯅꯪ ꯳ /SCHEDULE 3

ꯃꯈꯥꯗ ꯂꯩꯕ ꯅꯥꯀꯨꯇꯧꯕꯒꯤ ꯑꯀꯨꯞꯄ ꯃꯔꯣꯜ <u>/DETAILS OF GOLD JEWELLERY PLEDGED</u>

ꯅꯥꯀꯨꯇꯧ-ꯇꯥꯡꯒꯤ ꯃꯄꯨꯡ ꯐꯥꯕ Description of the jewels	ꯑꯇꯥꯡꯕ ꯑꯔꯨꯝꯕ (ꯒ꯭ꯔꯥꯝ) Gross Weight (gm)	ꯑꯂꯣꯏꯕ ꯑꯇꯥꯡꯕ ꯑꯔꯨꯝꯕ (ꯒ꯭ꯔꯥꯝ) Net Weight (gm)	ꯒ꯭ꯔꯥꯝ ꯑꯃꯒꯤ ꯃꯃꯜ (ꯔꯨꯄꯤ) Rate per gram (Rs.)	ꯑꯔꯣꯏꯕ ꯇꯥꯡꯒꯤ ꯃꯃꯜ (ꯔꯨꯄꯤ) Appraised Value (Rs.)

---

[7] ꯇꯥꯕꯗꯕꯗꯤ ꯑꯣꯏꯔꯕꯗꯤ ꯀꯛꯊꯠꯄꯤꯌꯨ॥/Strike of if not applicable

[8] ꯂꯣꯟꯀꯥꯏꯒꯤ ꯑꯍꯣꯡ/ꯁ꯭ꯞꯔꯦꯗ ꯃꯈꯣꯡꯗꯒꯤ ꯂꯣꯟꯀꯥꯏ, ꯂꯣꯟ ꯇꯥꯀꯄꯒꯤ ꯁꯦꯗꯌꯨꯜ ꯍꯣꯡꯗꯣꯀꯄ ꯑꯣꯏꯕ ꯈꯨꯗꯣꯡ ꯈꯨꯗꯣꯡꯒꯤ ꯃꯔꯃꯁꯤꯡꯗ ꯁꯦꯗꯌꯨꯜ ꯍꯣꯡꯗꯣꯀꯄ ꯌꯥꯏ ꯍꯣꯡꯂꯛꯄ ꯌꯥꯏ॥ /The schedule is subject to change due to various reasons such as change in benchmark/ spread, restructuring etc.

[9] ꯃꯆꯥ-ꯃꯌꯥꯏ ꯑꯃꯗ ꯃꯇꯝ ꯄꯤꯊꯕꯒꯤ ꯑꯆꯨꯝꯕ ꯇꯥꯡꯀꯛ, ꯀꯌꯥ ꯈꯨꯗꯛ ꯄꯤꯊꯕꯒꯤ ꯇꯤꯊ, ꯂꯣꯟꯀꯥꯏ ꯑꯃꯁꯨꯡ ꯂꯣꯟꯇꯥ ꯈꯥꯌꯗꯣꯛꯂꯒ ꯇꯥꯛꯀꯗꯕꯅꯤ॥ /Please note to mention serial wise, the exact due dates of installment, frequency of repayment, breakup between principal and interest

[10] ꯃꯇꯝ ꯈꯔꯒꯤ ꯂꯣꯟ ꯄꯤꯊꯕ ꯊꯥꯗꯣꯛꯄꯒꯤ, ꯂꯣꯟ ꯄꯤꯊꯕꯒꯤ ꯃꯇꯝ ꯑꯍꯣꯡꯕ ꯊꯥꯕ, ꯂꯣꯟ ꯇꯥꯀꯄꯒꯤ ꯍꯣꯡꯗꯣꯀꯄ ꯑꯣꯏꯕ ꯈꯨꯗꯣꯡꯁꯤꯡꯒꯤ ꯑꯀꯨꯞꯄ ꯃꯔꯣꯜ ꯃꯔꯣꯜ ꯍꯥꯌꯕꯒꯤ ꯃꯔꯣꯜꯗ ꯑꯀꯨꯞꯄ ꯈꯪꯍꯟꯒꯗꯕꯅꯤ/ ꯈꯪꯍꯟꯒꯗꯕꯅꯤ॥/Details of Moratorium, Reschedule, restructure etc. shall be specifically indicated / informed under remarks column

1. [illegible]

I/We declare that purity of the gold Jewellery in the aforesaid schedule is not less than 22 Karat, however I/We understand that the same is subject to confirmation by Auditors/Valuers appointed by Canara Bank, whose decision shall be final and binding on me/ us.

2. [illegible]

I/we understand and agree that the valuation/revaluation/reapprasial of the Pledged Articles shall be done by a Valuer authorized by Canara Bank.

3. [illegible]

I/We understand that the pledged jewellry shall be subject to reappraisal and/or revaluation from time to time. I/we further understand that the value of the pledged articles may vary after reappraisal/revaluation. The value determined by the Valuer authorized by Canara Bank shall be acceptable, conclusive, final and binding upon me/us.

4. [illegible]

I/We understand that the Bank has the discretion to vary the Loan Amount on the basis of the value of the Pledged Article as set out in the valuation report supplied by the Valuer. In the event of reduction in Loan Amount, I/We undertake to repay the differential amount immediately upon receiving the intimation from the Bank.

5. [illegible]

I/we understand and agree and confirm that the value of the Pledged Articles as maintained in Lender's record is acceptable, conclusive, final and binding upon me/us.

[illegible]/**Signature of Borrower/s/Applicant/s**

मैं एतद्द्वारा घोषणा और प्रमाणित करती हूँ/करता हूँ कि/I hereby declare and certify that:

1. [illegible]

   The Gold Jewellery mentioned in **Schedule 3** have been tested by me;

2. [illegible]

   They are made of sovereign touch gold (22 karat gold) and the gross weight, net weight and the appraised value are as per details furnished in Schedule 3 and I guarantee the above valuation.

[illegible]/Place:

[illegible]/Date: [illegible] /**Signature of the Jewel Appraiser**

[illegible]/ DETAILS OF NOMINATION

[illegible]

I/We hereby nominate the following person/s as my/our nominee/s to whom the gold jewellery/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 & other Charges as applicable:

[illegible][11] Name[11]	[illegible] Age	[illegible] Date of Birth	[illegible] Relationship	[illegible] Permanent Address	[illegible] PAN/ADHAR No. (Optional)

[illegible]

I/We confirm that the nominee shall become entitled to receive the pledged gold jewellery/ornaments 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.

[illegible]

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

☐ [illegible]
I/We do not want to make a nomination in my/our loan account.

[illegible] /**Signature of Borrower/s/Applicant/s**

[11] [illegible]/Please ensure that the nominee/s is/are not minor/s

[illegible] /HYPOTHECATION TERMS AND CONDITIONS

[illegible]/(To be obtained only in case of Agricultural OD)

1. [illegible]

In consideration of the bank having granted the credit facility as mentioned in sanction memorandum, I/we hereby agree/s, undertake/s and declare/s that each and all of the crops described in **Schedule 1(A)1** and future crops whatsoever and wherever raised or to be raised, including crops/ standing timbers though not specified by name, raised on the land more fully described in the **Schedule 1(A)** hereto and/or all the assets described in **Schedule 1(A)(3)** [12] hereto (hereinafter called '**Hypothecated Assets"**) now kept or hereafter kept from time to time at yards/godowns/premises in____________________ or kept in any other premises whosesoever, whether in transit or in the possession, control or power of me/us or of the Bank and all other hypothecated assets as may come into existence by natural increase, accretion or purchase or otherwise shall stand hypothecated to the Bank as security for the due payment by me/us to the Bank of the amount due to the Bank from time to time and ultimately under and by virtue of this agreement.

2. [illegible]

I/We hereby declare/s and confirm/s that I am/we are the absolute owner/s of the hypothecated assets and/or is/ are in possession of the lands mentioned in **Schedule 1(A)** hereto and is/are raising crops on the said land for my/our benefits. I/We hereby expressly undertake/s not to create any further charge, hypothecate, sell or cause to be sold/disposed of in any manner the hypothecated assets; to keep the same in good condition and to make no alteration thereon, deletion or addition thereto without the previous written consent of the Bank. The hypothecated assets, sales realizations and the insurance benefits and proceeds of goods shall be held by me/us as trustee for the Bank and paid to the Bank as and when received by the me/us. The security afforded by this agreement shall remain in force until all sums due to the Bank by me/us either by way of this loan or otherwise are fully paid or adjusted.

3. [illegible]

In the event of me/us failing to pay the balance or any other moneys due to the Bank under or by virtue of this agreement or in the event of me/us becoming bankrupt or if, for any reason, the Bank thinks the security is in jeopardy, I/we undertakes to deliver to the Bank on demand made by the Bank the hypothecated assets without raising any question to enable the Bank to sell or otherwise dispose of the same for the purpose of realization of the balance due. 3.

4. [illegible]

12. [illegible] /Strike-off whichever not applicable

[illegible]

The Bank and their Officers or nominees or agents shall be entitled at any time but at my/our risk and expenses and if need be as agents or attorneys for and on behalf of me/us and I/we shall render to the Bank or its Officers or its nominees or agents all such facilities as may be required for any of the purposes herein below mentioned viz., to enter, and inspect the schedule property offered as security and also value the same. The Bank shall have the above said rights without in any way being bound to exercise any of the rights or being liable for any loss occasioned thereby and also without prejudice to Bank's rights or remedies against me/us personally and to apply the net proceeds of such sale or other dealings after deduction of the expenses incurred towards the liquidation of all sums due by me/us in my/our loan accounts with the Bank. I/We hereby agree/s to accept the Bank's account of any such sale or realization and I/we shall not be entitled to raise any question or dispute about the sale or the amount realized, if the net sale proceeds of the hypothecated assets or the net proceeds of the policies herein after mentioned shall be insufficient to cover the amount due by me/us, the Bank shall be at liberty to apply any other money or moneys in the hands of the Bank standing to the credit of or belonging to me/us or any one or more of them towards payment of the balance due to the Bank and in the event of there being no such money or such moneys being still insufficient to discharge such balance in full, I/we promises to forthwith on production to me or any one of us a statement of the account by the Bank to pay such further balance as may be due by me/us. 4.

5. [illegible]

In the event of there being a surplus in such sale proceeds or other realization of the hypothecated assets after payment in full of the balance due to the Bank, it shall be lawful for the Bank to retain and apply the said surplus so far as the same shall extend in or towards payment or liquidation of any other moneys due from me/us or any other indebtedness of me/us future or contingent and whether matured or not, due solely to me/us or in conjunction with any person or persons which the law of set off or mutual credit would in any case admit, together with interest on the said claims at such rates as the said documents provide and after adjustment of all liabilities as stated above, the surplus, if any, shall be held by the Bank at the disposal of me/us. 5.

6. [illegible]

Nothing herein contained shall operate or be deemed to negate, qualify or otherwise prejudicially affect any of the Bank's rights or remedies (which it is expressly agreed the Bank shall have) in respect of any present or future securities, guarantees, obligations or decree for any indebtedness or liability of me/us to the Bank whether the said securities referred to herein are renewed, altered to any extent or modified in any manner. 6.

7. [illegible]

I/We hereby authorize/s the Bank to debit the loan account and/or SB or any account at its absolute discretion, charges, cost, etc. and I/we hereby undertake/s to maintain sufficient balance at all times in his SB or other account, as the case maybe, to enable the Bank to appropriate such amounts as may be necessary from time to time.

8. [illegible]

I/We shall keep insured during the continuance of the security, the hypothecated assets for their full market value against fire and such other risks as the Bank may require, with Bank Clause appended thereto at my/our cost and in case, this cover against risk is not taken, I/we hereby authorize the Bank to take such insurance cover at my/our risk and cost and to debit the premia payable on the policy/ies renewed from time to time to my/our account with the Bank which I/we hereby undertake to repay on demand made on me/us failing to repay the amount so debited, I/we hereby declare and agree that I/we shall be liable to pay interest at the rate charged or to be charged by the Bank from time to time and the Bank shall be entitled to hold the hypothecated assets referred to as security until payment is made in full and to the satisfaction of the Bank.

9. [illegible]

The Bank shall be at liberty and is not bound to effect such insurance, at my/our risk, responsibility and expenses with an Insurance Company only to the extent of the value of the security as estimated by the Bank and that in the event of insuring the security, the Bank shall not be considered or deemed to be responsible or liable for non-admission or rejection of the claim wholly or in part whether the claim is made by the Bank or me/us.

10. [illegible]

I/We shall myself/ourselves of my/our own accord take all steps like initiation of filing claims/furnishing necessary information to the Bank/Insurance Company without being informed of details of loss/damage for any reasons whatsoever.

11. [illegible]

In the event of claim either in whole or in part on account of loss/damage to the security, I/we shall be liable to repay to the Bank the entire outstanding liability without requiring the Bank to proceed in the first instance against the Insurance Company at my/our cost and responsibility and to make a demand on me/us only in the event of non-recovery of the amounts from the Insurance Company. In the event of non-settlement of claim, the Bank may at its absolute discretion take legal action against the Insurance Company without being under any obligation to do so or require me/us to take action in which I/We shall not be entitled to question the decision of the Bank.

12. [illegible]

If the Bank does not lodge any claim under the Policy within the time limit prescribed under such Policy, the Bank shall not be liable to me/us for not filing any claim or suit for recovery of the insured amount against the Insurance Company or any other person.

13. [illegible]

We hereby give/s my/our consent for the loans being recovered by the Bank directly or through its authorized agents as a public demand/moneys in terms of any legislation relating to recovery/ies thereof, where such consent is necessary under such legislation and hereby expressly authorize/s the Bank to settle, compromise, and deal in any manner with any of my/our rights, debts, claims relating to the security.

[illegible]/**Signature of Borrower/s/Applicant/s**

[illegible] /SANCTION MEMORANDUM

[illegible]/SCHEDULE 4

[illegible] /DETAILS OF THE CREDIT FACILITIES SANCTIONED

([illegible])/(Amount in figures)

[illegible] Nature of the facility	[illegible] Purpose	[illegible] Existing Limit (applicable to OD)	[illegible] Liability (applicable to OD)	[illegible] New Limit/ Fresh Loan	[illegible] Rate of Interest (Benchmark + Spread)
		[illegible] Rs.	[illegible] Rs.	[illegible] Rs	[illegible] %

- [illegible][13] _________% [illegible] /**Benchmark Rate is MCLR/RLLR[13] ________%**
- [illegible]_________________ [illegible])
  (In case of MCLR periodicity of reset of MCLR shall be on _______________ annually)
- [illegible] _____________% [illegible]/**Spread is _________________%**
- [illegible][14] [illegible]
  Loan/OD[14] against is sanctioned based on actual requirement assessed.
- [illegible]
  We have perused the purpose for which the applicant has sought finance and same is found feasible and satisfactory.
- [illegible] ______________ [illegible] ([illegible])
  Pre-sanction Inspection conducted on ___________________. (Applicable only to Agricultural Gold Loans)
- [illegible]
  We confirm that need based finance has been permitted duly adhering to the scheme guidelines.
- [illegible]
  /The total Gold Loan/OD exposure to the party including the present loan/OD does not exceed the per party exposure ceiling stipulated for Gold loan/OD.

[illegible] /**Sanctioning Authority**

[illegible] /DISBURSEMENT REQUEST

[illegible][15] [illegible] .... [illegible] ___________________________([illegible]) .... [illegible] .... [illegible] .... ([illegible] ....) [illegible]/I hereby request you to disburse Rs.__________________/-(Rupees ____ Only) to my Account SB / CA / OD or by DD / NEFT / RTGS[15] favouring M/s__________________________ A/c No__________________________ with (Bank/Branch) ________________IFSC Code: _____________ being the part disbursement / full disbursement in the above loan.

[illegible]/**Date:** [illegible] /**Signature of Borrower/s/Applicant/s**

[illegible] / CERTIFICATE ON END USE

[illegible] /I undertake to utilize the loan/OD proceeds for the purpose/s as stated in the application.

[illegible]/ **Date:** [illegible]/**Signature of Borrower/s/Applicant/s**

---

[13] [illegible] /Strike-off whichever not applicable

[14] [illegible]/Strike-off whichever not applicable

[15] [illegible]/Strike-off whichever not applicable

[illegible]

CERTIFICATE BY CUSTODIANS OF GOLD JEWELLERY IN THE BRANCH

[illegible]: /I/We hereby certify the following:

1. [illegible]/Gold jewellery accepted for this loan facility were handed over to appraiser by the borrower/s in the presence of Manager / Officer and appraisal was done by the appraiser in the presence of borrower/s and officer of the bank within the branch premises and the same is captured under Surveillance of CCTV Camera.
2. [illegible]/We confirm that the details of the gold jewels mentioned in gold loan pass card and this application cum letter of pledge are one and the same and tallies with the physical gold Jewellery kept in the Gold loan packet.
3. [illegible] /We confirm that the appraised gold jewels were taken control by us [key holders] immediately after appraisal and safe dual custody is ensured.
4. [illegible]

   /We confirm having entered the loan details in the pledge and redemption register (NF 175) and the register is maintained properly as per the structured format.

[illegible] **/Joint Custodian I** [illegible]**/ Joint Custodian II**

[illegible] **/Date:**

[illegible]/Details of Reappraisal (Quarterly Reappraisal, Detection of Spurious Gold, Termination of Jewel Appraiser, Pre-disbursement Reappraisal, other)

[illegible] /Name of the Borrower/s	
[illegible] /Loan/OD A/c No.	

[illegible] /Reappraisal:____________________________

1. [illegible] ______________________ [illegible]/The Gold Jewellery in the above mentioned **Schedule 3** have been Reappraised by me on ____________________
2. [illegible]
They are made of sovereign touch gold (22 karat gold) and I guarantee the valuation.

3. [illegible] /The Gross Weight, net weight and the appraised value are as per details furnished in the **Schedule 3**, except for the following items ***(Mention only in case of discrepancy)***

[illegible] Description of the Jewels	[illegible] Gross Weight -Sanction (gm)	[illegible] Gross Weight-Reappraisal (gm)	[illegible] Difference in Gross Weight (gm)	[illegible] Net Weight-Sanction (gm)	[illegible] Net Weight-Reappraisal (gm)	[illegible] Difference In Net Weight (gm)

([illegible])/ (Strike-off if not applicable)

[illegible]
Name and Signature of Jewel Appraiser (Conducted Reappraisal)

[illegible] /Reappraisal:____________________________

1. [illegible] ....[illegible] I/The Jewellery in the above mentioned schedule have been Reappraised by me on ....
2. [illegible]
They are made of sovereign touch gold (22 karat gold) and I guarantee the valuation.
3. [illegible] /The Gross Weight, net weight and the appraised value are as per details furnished in the **Schedule 3**, except for the following items ***(Mention only in case of discrepancy)***

[illegible] Description of the Jewels	[illegible] Gross Weight - Sanction (gm)	[illegible] Gross Weight-Reappraisal (gm)	[illegible] Difference in Gross Weight (gm)	[illegible] Net Weight-Sanction (gm)	[illegible] Net Weight-Reappraisal (gm)	[illegible] Difference In Net Weight (gm)

([illegible])/(Strike-off if not applicable)

[illegible]
Name and Signature of Jewel Appraiser (Conducted Reappraisal)