

**THE FATEHGARH SAHIB CENTRAL COOP. BANK LTD.
SIRHIND.
HEAD OFFICE REPORT**

The Branch Manager B.O.....has recommended to sanction the Cash Credit
Limit of Rs..... (Rs.....
.....) to Sh.....S/o Sh.....

All the documents have been examined and are correct. As per Fard, Jamabandi Total Land in the name
of applicant is..... acres. Hence limit of Rs may be sanctioned
against mortgage of land as mentioned in the application.

MANAGER

ACCOUNTANT/CLERK

Sanctioned C.C. Limit of Rs.....(Rs.....) to the above
mentioned applicant.

SR. MANAGER

DISTT. MANAGER

ਦੀ ਫਤਿਹਗੜ੍ਹ ਸਾਹਿਬ ਸੈਂਟਰਲ ਕੋ-ਆਪਰੇਟਿਵ ਬੈਂਕ ਲਿਮ: ਬਰਾਂਚ.....

ਬਰਾਂਚ ਮੈਨੇਜਰ ਰਿਪੋਰਟ

ਸ਼੍ਰੀ/ਸ਼੍ਰੀਮਤੀ.....ਪੁੱਤਰ/ਪਤਨੀ ਸ਼੍ਰੀ.....ਵਾਸੀ
ਪਿੰਡ.....ਤਹਿਸੀਲ.....ਜਿਲ੍ਹਾ ਫਤਿਹਗੜ੍ਹ ਸਾਹਿਬ ਨੇ ਇਸ ਬੈਂਕ ਤੋਂ
ਮੁਬ:.....ਰੁਪਏ ਦੀ ਰਿਵਾਲਿਵਿੰਗ ਕੈਸ਼ ਕਰੈਡਿਟ ਲਿਮਟ (ਫਾਰਮਰਜ਼) ਲੈਣ ਲਈ ਦਰਖਾਸਤ ਦਿੱਤੀ ਹੈ। ਇਹ
ਤਸਦੀਕ ਕੀਤਾ ਜਾਂਦਾ ਹੈ ਕਿ ਇਹ.....ਪ੍ਰਾਇਮਰੀ ਸਹਿਕਾਰੀ ਸਭਾ ਦਾ ਮੈਂਬਰ ਹੈ ਅਤੇ ਇਹ ਪਿਛਲੀਆਂ ਤਿੰਨ
ਫਸਲਾਂ ਤੋਂ ਡਿਫਾਲਟਰ ਨਹੀਂ ਹੋਇਆ। ਇਹ ਵੀ ਤਸਦੀਕ ਕੀਤਾ ਜਾਂਦਾ ਹੈ ਕਿ ਬਿਨੈਕਾਰ ਇਸ ਬੈਂਕ ਜਾਂ ਕਿਸੇ ਹੋਰ ਬੈਂਕ ਦੇ ਕਿਸੇ
ਕਿਸਮ ਦੇ ਕਰਜ਼ੇ ਦਾ ਡਿਫਾਲਟਰ ਨਹੀਂ। ਇਸ ਪਾਸ ਜ਼ਮੀਨ ਦਾ ਵੇਰਵਾ ਹੇਠ ਲਿਖੇ ਅਨੁਸਾਰ ਹੈ :-

ਪਿੰਡ ਦਾ ਨਾਮ ਅਤੇ ਸਾਲ (ਜਮ੍ਹਾਂਬੰਦੀ)	ਖੇਵਟ ਨੰ:	ਖਤੋਨੀ ਨੰ:	ਰਕਬਾ
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
			ਕੁੱਲ ਰਕਬਾ

ਇਸ ਲਿਮਟ ਬਦਲੇ ਇਹ ਹੇਠ ਲਿਖੀ ਜ਼ਮੀਨ ਆਡ ਰਹਿਣ ਕਰਵਾਏਗਾ। ਜੇ ਕਿ ਕੱਚੇ/ਪੱਕੇ ਰਸਤੇ ਨਾਲ ਲਗਦੀ ਹੈ
ਅਤੇ ਹਰ ਕਿਸਮ ਦੇ ਭਾਰ ਤੋਂ ਮੁਕਤ ਹੈ :-

ਪਿੰਡ ਦਾ ਨਾਮ ਅਤੇ ਸਾਲ	ਖੇਵਟ ਨੰ:	ਖਤੋਨੀ ਨੰ:	ਖਸਰਾ ਨੰ:
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
			ਕੁੱਲ ਰਕਬਾ

ਬਿਨੈਕਾਰ ਵੱਲੋਂ ਬੈਂਕ ਨੂੰ ਦਿੱਤੀ ਗਈ ਜ਼ਮੀਨ ਦੀ ਫਰਦ/ਜਮ੍ਹਾਂਬੰਦੀ ਅਤੇ ਹੋਰ ਦਸਤਾਵੇਜ਼ ਮੇਰੇ ਵੱਲੋਂ ਪੜਤਾਲ ਉਪਰੰਤ
ਸਹੀ ਪਾਏ ਗਏ ਹਨ। ਬਿਨੈਕਾਰ ਰਜਿਸਟਰਾਰ ਸਹਿਕਾਰੀ ਸਭਾਵਾਂ, ਪੰਜਾਬ, ਚੰਡੀਗੜ੍ਹ ਵੱਲੋਂ ਜਾਰੀ ਪੱਤਰ ਨੰ: 1265 ਮਿਤੀ
1-12-97 ਅਤੇ ਮੁੱਖ ਦਫਤਰ ਵੱਲੋਂ ਪੱਤਰ ਨੰ: 11030-51 ਮਿਤੀ 06-01-98 ਰਾਹੀਂ ਜਾਰੀ ਸਾਰੀਆਂ ਸ਼ਰਤਾਂ ਪੂਰੀਆਂ
ਕਰਦਾ ਹੈ। ਇਸ ਨੋਮੀਨਲ ਮੈਂਬਰਸ਼ਿਪ ਨੰਬਰ.....ਮਿਤੀ.....ਰੈ।
ਸੋ ਸ਼੍ਰੀ.....ਪੁੱਤਰ ਸ਼੍ਰੀ.....
ਪਿੰਡ.....ਨੂੰ ਮੁਬਲਿਗ.....(.....)
ਰੁਪਏ ਦੀ ਰਿਵਾਲਿਵਿੰਗ ਕੈਸ਼ ਕਰੈਡਿਟ ਲਿਮਟ (ਫਾਰਮਰਜ਼) ਮਨਜ਼ੂਰ ਕਰਨ ਦੀ ਸਿਫਾਰਸ਼ ਕੀਤੀ ਜਾਂਦੀ ਹੈ।

ਨੱਥੀ ਦਸਤਾਵੇਜ਼ :

1. ਫਰਦ/ਜਮ੍ਹਾਂਬੰਦੀ ਨਕਲ (ਸ਼ਾਖਾ ਪ੍ਰਬੰਧਕ ਵੱਲੋਂ ਤਸਦੀਕ)
2. ਸਭਾ ਦਾ ਸਰਟੀਫਿਕੇਟ
3. ਰਿਹਾਇਸ਼ੀ ਸਬੂਤ
4. ਨੋਮੀਨਲ ਮੈਂਬਰਸ਼ਿਪ ਫਾਰਮ

ਕਲਰਕ (ਲੇਨ)

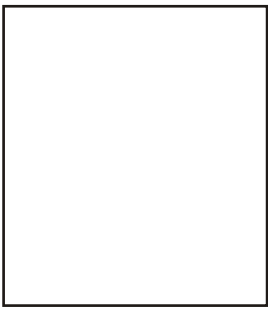
ਸ਼ਾਖਾ ਪ੍ਰਬੰਧਕ

THE FATEHGARH SAHIB CENTRAL COOP. BANK LTD. B.O.....

APPLICATION FOR CASH CREDIT LIMIT FOR CONSUMPTION & OTHER SOCIO-ECONOMIC

NEEDS FOR Rs.....(Rupees.....)

1. ਬਿਨੈਕਾਰ ਦਾ ਨਾਮ.....
2. ਪਿਤਾ ਦਾ ਨਾਮ.....
3. ਪੱਕਾ ਪਤਾ.....
ਪਿੰਡ.....ਡਾਕਖਾਨਾ.....
ਤਹਿਸੀਲ.....ਜਿਲ੍ਹਾ ਫਤਿਹਗੜ੍ਹ ਸਾਹਿਬ ।
4. ਉਮਰ.....ਸਾਲ.....
5. ਕੀ ਬਿਨੈਕਾਰ ਅਨੁਸੂਚਿਤ ਜਾਤੀ/ਕਬੀਲੇ/ਪੱਛੜੀ ਸ਼੍ਰੇਣੀ ਨਾਲ ਸੰਬੰਧ ਰੱਖਦਾ ਹੈ.....
6. ਸਾਰੇ ਵਸੀਲਿਆਂ ਤੋਂ ਸਲਾਨਾ ਕੁੱਲ ਆਮਦਨ.....ਰੁਪਏ ।



7. ਬਿਨੈਕਾਰ ਪਾਸ ਕੁੱਲ ਜ਼ਮੀਨ

ਪਿੰਡ ਦਾ ਨਾਮ	ਖੇਵਟ ਨੰ:	ਖਤੋਨੀ ਨੰ:	ਰਕਬਾ
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

8. ਆੜ ਰਹਿਣ ਕਰਨ ਵਾਲੀ ਜਮੀਨ ਦਾ ਵੇਰਵਾ :

ਪਿੰਡ ਦਾ ਨਾਮ	ਖੇਵਟ ਨੰ:	ਖਤੋਨੀ ਨੰ:	ਖਸਰਾ ਨੰ:
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

9. ਮੈਂ.....ਖੇਤੀਬਾੜੀ ਸਹਿਕਾਰੀ ਸਭਾ ਦਾ ਮੈਂਬਰ ਹਾਂ ਅਤੇ ਮੇਰਾ ਖਾਤਾ ਨੰ:.....ਹੈ ।

10. ਮੈਂ ਸਭਾ ਦਾ ਪਿਛਲੀਆਂ ਤਿੰਨ ਫਸਲਾਂ ਦੌਰਾਨ ਡਿਫਾਲਟਰ.....(ਹਾਂ/ਨਹੀਂ)

11. ਮੈਂ ਕਿਸੇ ਹੋਰ ਬੈਂਕ ਪਾਸੋਂ ਕੋਈ ਕਰਜ਼ਾ ਅਤੇ ਲਿਮਟ ਲਈ ਹੈ.....(ਹਾਂ/ਨਹੀਂ)

ਮੈਂ ਕਿਸੇ ਵੀ ਬੈਂਕ ਦਾ ਡਿਫਾਲਟਰ ਹਾਂ/ਨਹੀਂ.....
ਤਸਦੀਕ ਕੀਤਾ ਜਾਂਦਾ ਹੈ ਕਿ ਉਪਰੋਕਤ ਦੱਸੇ ਵੇਰਵੇ ਸਹੀ ਅਤੇ ਦਰੁੱਸਤ ਹਨ ਅਤੇ ਕੋਈ ਵੀ ਗੱਲ ਗਲਤ ਨਹੀਂ ।

ਮਿਤੀ.....

ਬਿਨੈਕਾਰ ਦੇ ਦਸਤਖਤ/ਅੰਗੂਠਾ

CERTIFICATE

1. Certified that Shri..... S/o Sh.....
Village.....P.O.....Tehsil.....
Distt. Fatehgarh Sahib is the member of the.....C.A.S.S. and
his Khata No. is..... He is regular payee of all the loan installments
from the last three crops and at present he is not defaulter in any loan of the society. He has a
regular account with this society.

(Secretary)

ThePry. Agri. Ser. Society Ltd

.....

The Manager
The Fatehgarh Sahib Central Coop. Bank. Ltd.
Sirhind

SUBJECT: NOMINAL MEMBERSHIP

Sir,

I beg to request that I want to avail cash Credit Limit from the Bank for Agriculture Machinery equipments, consumption & Socio-economic needs. So, it is requested that I may please be admitted as Nominal member of the Bank. I shall abide by the terms and conditions as laid down in the Punjab Cooperative Societies Act 1961 and the rules framed thereunder and bye-laws of the bank as amended from time to time.

Thanking You.

Your Faithfully

(Signature)

Name.....

S/o Sh.....

Village.....

Teh.....

Distt. Fatehgarh Sahib

OFFICE REPORT

Shri _____ S/o Sh. _____
admitted as nominal member under No. _____ Dated _____ of the bank
as he has paid the admission fee of Rs 50/- to the Bank on dt _____

BRANCH MANAGER

B.O.

DEMAND PROMISSORY NOTE

Rs.....

Place.....

Dated.....

On demand I promise to pay to The Fatehgarh Sahib Central Cooperative Bank Limited, B.O.....or order the sum of Rs.....(Rs.....) being the amount of Cash Credit Limit raised for the Purpose of repair and purchase of Agriculture Machinery , purchase of pesticides, consumption and other socio-economic needs with interest thereon @_____ % p.a. from the date of drawal to the date of payment in full with half yearly rests i.e. 30/9 and 31/3. I also undertake to pay penal interest @_____ % over and above the normal rate of interest, in case, I fail to abide by the terms and conditions of the Agreement and Sanction letter. I also undertake that any changes in the rate of interest, penal rate of interest or any other condition for the grant of Cash Credit Limit shall be acceptable and binding upon me. .

(Signature of the Borrower)

Name.....

S/o Sh.....

Address.....

.....

.....

Distt. Fatehgarh Sahib

(Affix revenue stamp of Rs. 1/-)

LETTER OF CONTINUITY

Where as on20.....the Fatehgarh Sahib Central Cooperative Bank Limited, B.O.....herein after referred to as bank has agreed to open a Cash Credit Account of purchase and repair of Agriculture Machinery, purchase of pesticides etc., and for consumption purpose not exceeding Rs.....(Rupees) in the name of Sh S/o Sh.....Resident of Village..... P.O.....Teh.....Distt. Fatehgarh Sahib. hereinafter referred to as the Borrower and member, on such terms and conditions as have been set out in the Cash Credit Agreement (consumption purposes) dated.....between the member and the Bank in consideration of the said sum , the member has delivered to the Bank Demand Promissory note for the sum of Rs.....(Rupees.....)

I, hereby agree to undertake that the said promissory note for Rs (.....)shall operate as continuing security for all moneys existing and further which may at any time hereafter become due in the said Cash Credit Account , not withstanding that it may in the meantime or from time to time brought the credit.

Place:.....

(Signature of the Borrower)

Date:.....

Name.....

S/o Sh.....

Village.....

P.O.....

Distt. Fatehgarh Sahib

CASH CREDIT AGREEMENT

Place:.....

Dated:.....

An agreement made this.....day of20.....between Sh.....S/o Sh.....Village.....Teh.....Distt. Fatehgarh Sahib (hereinafter called the Borrower, which expression shall include its successor and assigns) of the one part and the Fatehgarh Sahib Central Cooperative Bank Limited, having one of its branches its successors and assigns) of the other part. Whereas at the Bank, which expression shall include has agreed to advance to the Borrower by way of Cash Credit accommodations for repair and purchase of agricultural machinery and equipments, purchase of pesticides etc., consumption purpose and other socioeconomic needs from time to time such sums not at any time exceed Rs.....(Rupees.....) in the manner and to extent hereinafter mentioned, now it is agreed by and between the parties here to as follows : -

1. That the bank shall not under this agreement, be required to make advances exceeding the sum of Rs..... inclusive of interest and other charges at any time.
2. That the intt. at the rate of.....% per annum shall be calculated on the daily balance of the said Cash Credit account unit the same is fully liquidated and shall be charged to the account half yearly on the last working day of September and March every year and it will from part of the Principal and will earn interest at above rate. the interest rate, however, shall be subject to such variations as per directives by the RBI/NABARD from time to time .
3. That the borrower agrees that in case of default of any amount he shall pay penal intt. @_____ % over and above the normal rate of interest of the amount.
4. That on demand being made by the bank on any earlier date, the Borrower shall pay to the Bank, the balance then outstanding and owing to the bank on the said account inclusive of interest at the rate mentioned above to the date of payment together with all charges and expenses incurred by the Bank as ascertained in the books of the said bank, which Borrower agrees to accept as sufficient proof of the correctness thereof, without the production of any voucher or paper.
5. That the Head Office of the bank being at Sirhind the bank will be at liberty to sue the Borrower at Sirhind or any place in Punjab State.
6. That in case of any dispute between the Borrower and the Bank the Borrower shall be liable to pay cost having been incurred by the Bank.
7. That the Borrower has delivered to the bank a demand promissory note dated.....for Rs.....duly executed and signed by him to do so to secure payment of the sum which may at any time become due to the bank under this account and this demand promissory note will be continuing security for the cash credit account notwithstanding it may in the meantime, or at any time from time to time be brought to credit until notice in writing that the same is closed, is given by the bank.
8. That the Borrower has mortgaged his one acre of land in favour of the bank to avail cash credit limit which is free from all encumbrances and mutilation of the same have been recorded in the revenue record. The said property will not be disposed off the borrower in any way till the entire

loan of the bank alongwith interest and other expenses is repaid. The said property will remain under cultivation of the Borrower and will not be given on rent by him till the realization of the bank loan.

9. That the Borrower will pay the entire taxes etc. to the Government well in time and if he/she fails to pay the same, the bank will pay the amount when required to do so by debiting the cash credit account.
10. That the bank shall always be at liberty to stop making advances at any time without assigning any reason, even though the said limit of Rs..... has not been fully availed.
11. That the borrower shall not be entitled to any interest for any sum which may at any time stand to their credit in this account.
12. In case of any dispute arising out of this agreement the borrower shall be bound by arbitration under Punjab Coop. Societies Act. 1961 and undertakes not to resort any civil suit for decision of the dispute.
13. That the Borrower will abide by the Bye-laws of the bank, Punjab Cooperative Societies Act and rules thereof and all other conditions as member of the Bank.
14. That in case the Borrower failed to repay the loan and the bank had to release the loan by selling the land mortgaged in favour of the bank, but the amount so released is not sufficient to liquidate the loan in full, then the bank shall have every right to recover the loan from the borrower by selling other properties of the borrower or from any dues receivable by him from any quarter.
15. That the repayment in C.C. limit shall be atleast equal to the drawal or maximum limit sanctioned whichever is less during the year. Otherwise it shall be treated as overdue and penal rate @ 3% shall be charged over and above the normal rate.
16. That the terms and conditions given in sanction letter of the bank shall also form part of this agreement.

Witnesses

Signature of the Borrower

- | | | |
|----|---|--|
| 1. | Signature
Name
S/o Sh.
Address | Name.....
S/o.....
R/o.....
..... |
| | | Distt. Fatehgarh Sahib |
| 2. | Signature
Name
S/o
Address | For and on behalf of the
Fatehgarh Sahib Central Cooperative Bank Ltd.
B.O.....
..... |

Branch Manager

B.O.....