Cost of Form Rs. 25/-
Received on Date

Authorised Signatory

शाखा प्रबन्धक,
दी राजस्थान स्टेट को–आपरेटिव बैंक लि0.
शाखा ____________

आवेदक का फोटो
मय हस्ताक्षर

विषयः व्यक्तिगत ऋण हेतु आवेदन-पत्र

महोदय,

मैं आपकी शाखा से व्यक्तिगत ऋण योजनांतर्गत रूपये ____________(अक्षरे रूपये ____________ ____________) मात्र के **सावधि ऋण/ साख सीमा/क्रेडिट कार्ड** की स्वीकृति हेतु आवेदन करता/करती हूं । विस्तृत विवरण निम्नानुसार है:–

1– आवेदक के सम्बन्ध में विवरण :		
अ–	पूरा नाम (स्पष्ट अक्षरों में)	
ब–	पिता/पति का नाम	
स–	उम्र एवं जन्मतिथि	
द–	स्थाई पता	
य–	पत्र व्यवहार हेतु वर्तमान पता फोन नंबर	 कार्यालय .... निवास .... मोबाइल........
2–	**(1) वैतनिक आवेदकों हेतु नियोक्ता का विवरण**	
अ–	नियोक्ता का नाम, पता एवं फोन नंबर	
ब–	वर्तमान पद	
स–	सेवा निवृत्ति की तिथि	

1

द–	मासिक वेतन (नियोक्ता से प्रमाणित प्रमाण–पत्र संलग्न किया जावें।)	
य–	विभिन्न कटौतियों के पश्चात् वेतन से शुद्ध मासिक आय	
र–	अन्य आय यदि कोई हो	
	(2) अवैतनिक आवेदक की दशा में	
अ–	व्यवसाय/फर्म का नाम, पता व फोन नंबर	
ब–	व्यवसाय की प्रकृति	
स–	गत वर्ष की आय (आयकर रिटर्न की प्रति संलग्न करें)	
3.	**ऋणी पर आश्रित सदस्य** माता, पिता, पत्नी, पुत्र......, पुत्री...., अन्य......... (कुल..........)	
4.	**पारिवारिक खर्चों का विवरण (अनुमानित)**	
5–	**आवेदक द्वारा अन्य वित्तीय संस्थाओं से लिये गये ऋणों का विवरण :–**	
अ–	ऋण दाता का नाम एवं पता	
ब–	ऋण की राशि	
स–	देय मासिक किश्त	
द–	वर्तमान में ऋण शेष	
6–	**ऋण की प्रतिभूति :**	
अ–	चल सम्पत्ति का विवरण	

प्रतिभूति का पकार	प्रतिभूति राशि	धारक का नाम	अन्य विवरण
योग			

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ब–	अन्य प्रतिभूति स्थाई सम्पत्ति का विवरण मूल्यांकित राशि	
7–	मैं उपरोक्त ऋण के सम्बन्ध में निम्नानुसार जमानतदार प्रस्तुत कर रहा हूँ/रही हूँ :–	

- प्रथम जमानतदार का विवरण

अ–	जमानतदार का नाम	
ब–	पिता/पति का नाम	
स–	कार्यालय/संस्था/फर्म का नाम एवं पता फोन नंबर	
द–	धारित पद/फर्म/व्यवसाय में स्थिति	
य–	वर्तमान निवास का पता फोन नंबर	
र–	स्थाई पता फोन नंबर	
ल–	मासिक आय (नियोक्ता का प्रमाण–पत्र, अवैतनिक की दशा में गत वर्ष की आयकर विवरणी की प्रतिलिपि संलग्न करें)	

- द्वितीय जमानतदार का विवरण

अ–	जमानतदार का नाम	
ब–	पिता/पति का नाम	
स–	कार्यालय/संस्था/फर्म का नाम एवं पता फोन नंबर	
द–	धारित पद/फर्म/व्यवसाय में स्थिति	
य–	वर्तमान निवास का पता व फोन नंबर	
र–	स्थाई पता व फोन नंबर	

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7-	मासिक आय (नियोक्ता का प्रमाण-पत्र, अधिकारी की दशा में गत वर्ष की आयकर विवरणी की प्रतिलिपि संलग्न करें)	
8.	ब्याज दर का विकल्प	स्थाई / परिवर्तनीय

मैं ऋण राशि एवं उस पर देय ब्याज जिसकी गणना वर्तमान बैंक नियमों के अनुसार मासिक आधार पर की जाकर मूल ऋण में ही जोड दी जावेगी, के चुकाने के लिये बैंक द्वारा निर्धारित मासिक किश्त के भुगतान हेतु सहमत हूं। साख सीमा/क्रेडिट कार्ड की स्थिति में प्रति माह 15 तारीख को बकाया ऋण राशि का कम से कम 5 प्रतिशत राशि आगामी माह की 10 तारीख तक जमा कराता रहूंगा/रहूंगी।

मैं वचन देता/देती हूं कि मेरे द्वारा मेरे खाते, जिसके अग्रिम चैक्स दिये जा रहे हैं, में मासिक किस्त की राशि एवं ब्याज की वसूली के लिये पर्याप्त राशि रखी जावेगी। किसी भी मासिक किस्त एवं ब्याज की वसूली के भुगतान में चूक की दशा में समस्त ऋण एकमुश्त ब्याज सहित वसूल करने का अधिकार बैंक को रहेगा। अधिविकर्ष व क्रेडिट कार्ड की दशा में मेरे द्वारा 5 चैक्स दिये गये हैं। यदि किसी भी परिस्थिति में बैंक द्वारा उनका उपभोग किया जाता है तो मैं वचन देता/देती हूं कि इनके क्लीयरेंस के लिये पर्याप्त राशि मेरे चालू/बचत खाते में जमा रखी जावेगी।

मेरी मृत्यु, सेवानिवृति, सेवा त्याग, पदच्युति अथवा किन्हीं अन्य कारणों से मासिक किस्त चुकाने में चूक होने पर बैंक को पूर्ण अधिकार होगा कि वह किसी भी रूप में निहित मेरे हित/ रकम को, बिना मुझे अथवा मेरे उत्तराधिकारी/प्रतिनिधि को सूचित किये, जब्त करले। साथ ही मेरे कार्यालय/व्यवसाय में मुझे भुगतान योग्य राशियों में प्रथम प्रभार के आधार पर वसूली प्राप्त करने का अधिकार भी मैं बैंक को देता/देती हूं।

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

ऋण स्वीकृति उपरांत पूर्ति किए जाने वाले समस्त प्रपत्रों एवं दस्तावेजों पर होने वाले समस्त व्यय के चुकाने हेतु मैं स्वयं व मेरे जमानतदार बाध्य होंगे । मेरे द्वारा उपभोग की जाने वाली चैक बुक के चार्जेज मेरे साख सीमा क्रेडिट कार्ड खाते में नामे लिख दिये जावे।

मेरे द्वारा उक्त ऋण के सम्बन्ध में बैंक द्वारा निर्धारित समस्त नियम एवं शर्तें पढ़ तथा समझ ली गई हैं और वे मुझे मान्य हैं। मैं घोषणा करता/करती हूं कि मेरे द्वारा उपरोक्त दी गई जानकारी सत्य है। कृपया मुझे उपरोक्तानुसार व्यक्तिगत ऋण की राशि रूपये ————(रूपये ———— ——) मात्र स्वीकृत करने का कष्ट करें।

जमानतदारों के हस्ताक्षर (गवाही के रूप में)

1-————————

नाम————————

2-————————

नाम————————

आवेदक के हस्ताक्षर

नाम ————————

पता ————————

दिनांक ————————

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

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

- निवास / आयु प्रमाण–पत्र
    - निर्वाचन आयोग द्वारा जारी परिचय–पत्र की फोटोकापी
    - ड्राईविंग लाइसेंस की फोटो प्रति
    - पैन कार्ड की फोटो प्रति
    - पासपोर्ट की प्रति
    - अन्य ....
- ऋणी के वेतन का नियोक्ता से जारी प्रमाण–पत्र (कटौतियों के विवरण सहित)।
- गत वर्ष के आयकर रिटर्न की प्रति
- जमानतदारों की आय का विवरण
- जमानतदारों के आयकर रिटर्न की प्रति
- बैंक स्टेटमेंट की प्रति

शाखा कार्यालय हेतु

ऋणी के आवेदन–पत्र के अवलोकन एवं ऋणी की आय व पुनर्भुगतान क्षमता को देखते हुए ऋण रूपये .... की स्वीकृति की सिफारिश की जाती है।

लिपिक / उप–प्रबन्धक

उप–प्रबन्धक / प्रबन्धक

ऋण स्वीकृत रूपये .... (अक्षरे रूपये ....)

शाखा प्रबन्धक

स्वीकृति पत्र जारी किया गया।

प्रबन्धक / शाखा प्रबन्धक

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भाग–ह

ऋण की स्वीकृति के पश्चात् प्रस्तुत किये जाने वाले प्रपत्र/दस्तावेज

- 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
- रिवाईवल लैटर
- नियोक्ता द्वारा प्रदत्त गारंटी का पत्र
- ऋण अनुबन्ध पत्र
- बैंक को मान्य दो व्यक्तियों के प्रतिभूति विलेख
- 3 सावधि जमा प्रपत्र
- साख सीमा/क्रेडिट कार्ड के लिये हस्ताक्षर कार्ड
- अग्रिम चैक्स का विवरण
- 50000/– से अधिक ऋण की दशा में कोलेट्रल सीक्यूरिटी के दस्तावेजों का विवरण

word/pkgupta/Ind loan sch- form

THE RAJASTHAN STATE COOPERATIVE BANK LIMITED

Branch ________________

No. RSCB

Dated

Shri ____________________

____

SUB: SANCTION OF TERM LOAN/ CREDIT LIMIT/ CREDIT CARD UNDER "PERSONAL LOAN SCHEME"
REF: YOUR APPLICATION DATED ____________________

Dear Sir,

With reference to your above cited application, we have the pleasure to inform you that we have sanctioned a term loan/credit limit/ credit card of Rs. __________ (Rupees ______________________________) only in your favour under "Personal Loan Scheme" on the following terms and conditions :-

1. The loan carries a rate of interest of ____ per cent per annum (in other words ____ per cent per month) to be calculated at monthly rests. The rate of interest will be fixed/ variable from time to time as per offer given by you. The amount of interest so calculated shall be capitalized in your loan account on last day of each month.

2. In case of term loan, the repayment of loan will commence from the month of __________. The EMI of loan will be Rs __________ for a period of ____ months and entire loan is to be paid by __________ for which you have to submit advance cheques.

3. You shall have to deposit 5% of the outstanding on 15th day of the every month, by the 10th day of succeeding month.

4. The credit limit/ credit card will be operative from __________ to __________. In case, the limit is not renewed, the outstanding against the limit as on __________ shall be deemed overdue.

5. Drawals under the limit will be made in credit limit account/ credit card account through cheques to the extent of drawing power sanctioned by the bank.

6. In the event of default of repayment of the loan by the borrower, the bank reserves the right to stop operation on this credit limit at any time without assigning any reason or the breach of any other condition without prejudice to any other action it may take. The bank

also reserves its right to call back full amount/ part of the outstanding against this loan/ limit at any time without assigning any reason thereof.

7. The usual terms and conditions of the Personal Loan Scheme and to be modified by bank from time to time, shall be fully complied by you.

8. The property offered by the borrower or his guarantor/s as security towards sanctions of the loan, shall in no case be sold, mortgaged or otherwise charge shall be created on such security, till the said loan account along with interest and/or any other charges are paid to its complete satisfaction. You will have to deposit original title deeds in the bank.

9. You will have to submit following documents/ instruments before availing the loan:-

- Nominal Membership Form
- D.P.Note/ T.P.Note
- Letter of acceptance
- Usance Certificate
- Letter of continuity
- Revival Letter
- Proforma of Guarantee Letter for deduction through salary, issued by your employer
- Agreement Deed (On non-judicial stamp paper of Rs. 100/-)
- Guarantee Deed (On non-judicial stamp paper of Rs. 100/-)
- FDR Forms - 3 Nos.
- Signature Cards - 3 Nos.
- Advance Cheques
- Documents regarding collateral security

Yours faithfully,

BRANCH MANAGER

word/pkgupta/Ind loan sch- form

NOMINAL MEMBERSHIP FORM

To,
The Managing Director,
The Rajasthan State Cooperative Bank Ltd.,
Nehru Bazatr, JAIPUR 302003

Sir,

SUB: NOMINAL MEMBERSHIP.

I want to avail a Term Loan/Credit Limit/ Credit Card under your Personal Loan Scheme. You are requested to please enroll me as nominal member.

I am depositing Rs.1/- (Rupee One) only as membership fee and Rs.500/- as fixed deposit. I have read the rules and regulations of the bank and the same shall be binding on me.

Place: ------------

Date: --------------

Yours faithfully,

Signature ------------------------------

Name ----------------------------------

Address -------------------------------

To,
The Managing Director,
The Rajasthan State Cooperative Bank Ltd.,
Nehru Bazatr, JAIPUR-302003

Sir,

SUB: NOMINAL MEMBERSHIP.

I want to offer my personal guarantee for a Term Loan/Credit Limit/ Credit Card under your Personal Loan Scheme in favour of Shri ________________________. You are requested to please enroll me as nominal member.

I am depositing Rs.1/- (Rupee One) only as membership fee and Rs.500/- as fixed deposit. I have read the rules and regulations of the bank and the same shall be binding on me.

Place: -----------

Date: --------------

Yours faithfully,

Signature ------------------------------

Name ----------------------------------

Address -------------------------------

To,
The Managing Director,
The Rajasthan State Cooperative Bank Ltd.,
Nehru Bazatr, JAIPUR-302003

Sir,

SUB: NOMINAL MEMBERSHIP.

I want to offer my personal guarantee for a Term Loan/Credit Limit/ Credit Card under your Personal Loan Scheme in favour of Shri ________________________. You are requested to please enroll me as nominal member.

I am depositing Rs.1/- (Rupee One) only as membership fee and Rs.500/- as fixed deposit. I have read the rules and regulations of the bank and the same shall be binding on me.

Place: ------------

Date: --------------

Yours faithfully,

Signature ------------------------------

Name ----------------------------------

Address -------------------------------

----

word pkgupta/Ind loan sch- form

DEMAND PROMISSORY NOTE

Rs.____________

On Demand I, ________________________S/o /W/o Shri _______________ _______ promise to pay to The Rajasthan State Cooperative Bank Ltd., Branch____________________ or order the sum of Rs. __________ (Rupees _________________________) with interest @ .... per cent per annum with monthly rests or at the time of closure of account for value received under Personal Loan Scheme.

Revenue Stamp

PLACE:
DATE:

( )

TIME PROMISSORY NOTE

I, __________________________S/o /W/o Shri _______________________ promise to pay a sum of Rs. ____________ (Rupees ____________ ______ _______________________) only to The Rajasthan State Cooperative Bank Ltd., Branch_______________ or order towards loans/ credit limit/ credit card sanctioned to me, in ___ equal monthly installments of Rs. __________. The first installment shall be repayable on ____________and the last installment on _______________.

Revenue Stamp

PLACE:

DATE:

( )

word/pkgupta/Ind.loan sch- form

LETTER OF ACCEPTANCE

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

I acknowledge the receipt of your letter No.------------- dated ------------- communicating the sanction of Term loan/ Limit/ credit card of Rs. ____________ (Rupees ______________________________) only under Personal Loan Scheme. I hereby accept all the terms and conditions unconditionally and irrevocably mentioned in the said sanction letter till the outstanding under the limit are paid in full alongwith interest thereon.

Date:

( )

USANCE CERTIFICATE

I hereby certify that promissory note dated ____________ for a sum of Rs. _________ (Rupees ______________________________) executed by me in favour of the Rajasthan State Cooperative Bank Ltd., Branch __________ was executed in respect of Term loan/limit/ credit card taken from the Rajasthan State Cooperative Bank Ltd., ______________ under the Personal Loan Scheme.

Date:

( )

word/pkgupta/Ind loan sch- form

LETTER OF CONTINUITY

Whereas on ________________________________ The Rajasthan State Cooperative Bank Ltd., (hereinafter called the " Bank ") has agreed to sanction me a loan/ limit/ credit card of Rs. ________ (Rupees ________________________) only on such conditions as may have been separately agreed to between me and the Bank and in consideration of the said advance being made I have duly signed and delivered to the Bank a Demand Promissory Note for the sum of Rs. ____________(Rupees ________________ __ only) Dated................

Further, I hereby agree and undertake that the said Promissory Note for Rs. ________ only is to stand and be regarded as a continuing security and to be enforceable for all money(s) which now are or which may at any time hereinafter become due and owing by me to the Bank on the said loan/limit account.

Place:__________

Date:__________

( )

REVIVAL LETTER

To,
The Rajasthan State Cooperative Bank Ltd.,
____

Dear Sir,

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

Date.... ....

Place ....

Yours faithfully,

( )

शाखा प्रबन्धक,
दी राजस्थान स्टेट को–ऑपरेटिव बैंक लि0,
जयपुर
महोदय,

व्यक्तिगत ऋण योजना हेतु बैंक द्वारा स्वीकृत सावधि ऋण (Term Loan) की निर्धारित किश्त की कटौती कर आपकी शाखा में प्रेषण के सम्बन्ध में ।

1– हम प्रमाणित करते हैं कि श्री ———————————पुत्र श्री —————— ——————हमारे कार्यालय/संस्थान के स्थाई कर्मचारी है और —————— पद पर कार्यरत है। इनका मासिक कुल वेतन रूपये ——————————है।

2– इनके द्वारा प्रस्तुत ऋण आवेदन–पत्र, जिस पर बैंक द्वारा ऋण स्वीकृत करने की कार्यवाही जारी है, निम्नानुसार सहमति प्रदान करते है।

अ– हमारे उक्त कर्मचारी के वेतन एवं देयकों से रू0 —————— की राशि काटकर माह ——————से प्रत्येक माह आपकी शाखा में हमारे कर्मचारी के ऋण खाते में जमा करने हेतु ऋण एवं ब्याज/विविध चार्जेज की पूर्ण अदायगी तक लगातार आपकी बैंक को भिजवादी जावेगी ।

ब– उक्त कर्मचारी की मृत्यु/सेवानिवृत्ति/त्याग पत्र या किसी अन्य कारण से सेवा अवरोध होने के कारण कर्मचारी की देय राशियों में से आपके बैंक की ब्याज सहित शेष ऋण की अदायगी हेतु राशि प्रेषित की जावेगी और यह भुगतान कर्मचारी को किये गये भुगतान के सदृश्य ही मान्य होगी ।

स– उक्त कर्मचारी द्वारा दिये गये अधिकार पत्र में अवरोध/समाप्ति का कोई आवेदन बिना आपके बैंक की स्वीकृति/सहमति के मान्य नही किया जावेगा।

हम सहमत है कि उक्त कर्मचारी के अन्यत्र स्थानान्तरण होने की दशा में हमारे द्वारा कर्मचारी के नवीन पदस्थी कार्यालय को कटौती हेतु सूचित किया जावेगा एवं उपरोक्तानुसार नियमित कटौती सुनिश्चित की जावेगी।

दिनांक:——————

स्थान : ——————

अधिकृत अधिकारी के सील सहित हस्ताक्षर

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LOAN AGREEMENT

ARTICLES OF AGREEMENT MADE AT ________ ON ______________ DAY OF __________, 200...

BETWEEN

Shri/ Shrimati _______________ Son/ Wife of __________________ age ______ years resident of ____
occupation ______________________________ hereinafter called as ' Borrower' (which expression shall unless repugnant to the context or meaning thereof mean and include his/ her successors, heirs and assigns) of the one part

AND

The Rajasthan State Cooperative Bank Ltd., an Apex Cooperative Society registered under the Rajasthan Cooperative Societies Act having its registered office at Nehru Bazar, Jaipur, hereinafter called the 'Financing Bank' (which expression shall unless repugnant to the context or meaning thereof, includes its successors, administrators and assigna) of the OTHER PART.

WHEREAS the borrower has applied to the Financing Bank for sanction of a loan/ OD limit Credit card of Rs .... (Rupees ....) under the scheme formulated by Bank named as "Personal Loan Scheme".

AND whereas the Financing Bank has agreed to sanction and advance a sum of Rs............ .... (Rupees ....) to the borrower for the said purposes on the terms and conditions as stipulated in the scheme framed by the bank for this purpose

NOW, it is hereby agreed between the Financing Bank and Borrower as follows :-

1. That the terms and conditions as stipulated by the financing bank in the scheme framed as ' Personal Loan Scheme' shall form part of this agreement and the borrower shall abide by them till the loan is fully cleared by the borrower together with the interest and other charges.
2. That the said loan shall be secured against the personal guarantee of 2 guarantors acceptable to the bank in the form prescribed by the bank for this purpose. Besides,

borrower shall also have to execute and submit the demand promissory note/ undertaking and other formalities required in this connection by the financing bank upto the satisfaction of the financing bank.

3. The borrower agrees to pay interest at the rate decided by the bank and applicable from time to time which is ___% per month presently. The interest shall be levied and capitalized on monthly basis or at the time of closing of particular account.
4. The borrower agrees to repay and clear the above loan within the stipulated period. The repayment will be made in the monthly installments or as agreed upon between the borrower and financing bank.
5. In case the loan /credit limit/ credit card is not renewed, the borrower hereby agrees to repay the amount outstanding under the limit immediately, otherwise the amount outstanding under the un-renewed limit shall be deemed overdue. Borrower shall be liable to pay extra interest as late fee as per scheme, till it is not repaid/ renewed.
6. Notwithstanding anything herein contained, the entire loan shall become forthwith due and repayable by the borrower to the financing bank and the financing bank will be entitled to enforce its right to recover the loan upon happening of any of the following events, namely:-
   a) Any amount of principal and/ or interest remaining unpaid and fall in arrears for period of three months after the same shall have become due.
   b) The borrower committing any breach or default in the performance or observance and or any terms and conditions of the scheme formulated for this purpose.
   c) The borrower's entering into any agreement or composition, contrary to the interest of the financing bank or committing any act of insolvency.
   d) The borrower, failing or neglecting to utilise the whole or any part of the loan for the purpose for which it has been advanced.
   e) On retirement/termination from the services/ cessation of profession/ business/ death or otherwise and casualty resulting in elimination of the services/ profession/ business of the borrower.
   f) The occurrence of any event or circumstances which would or is likely to prejudicially or adversely affect in any manner the capacity of the borrower to repay the loan.

On the question, whether any of the above events happened, the decision of the financing bank shall be final and also be conclusive and binding on the borrower.

In witness whereof the parties have set their hands self or through their respective subscribing officials on this deed on the day, month and year first above written.

( ) ( )

MANAGER
The Rajasthan State Coop. Bank Ltd.,
Branch ------------------------------

Borrower

Witness:
1. ----------------------------
Name -----------------------
Address --------------------------------

2. ----------------------------
Name -----------------------
Address --------------------------------

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GUARANTEE DEED

This deed of guarantee is jointly and severally made on ________ day of ________, 200.... between Shri ________________________________ S/0 Shri ________ ____________________ age ____ years, Occupation ___________ ________________ resident of ________________________ (hereinafter called the guarantor(i)) and Shri ________________________________ S/0 Shri ________ ____________________ age ____ years, Occupation ___________ ______________ resident of ________________________ (hereinafter called the guarantor(ii)) of the one part and The Rajasthan State Cooperative Bank Ltd., Jaipur, a society registered under the Rajasthan Stat Cooperative Societies Act, 1965 (hereinafter called the Bank) of the other part.

THIS GUARANTEE DEED WITNESSES AS FOLLOWS :-

1. In consideration of the bank having agreed to grant a fixed loan/OD limit/credit card of Rs.-------------- (Rupees ________________________) only to Shri ________________ S/0 Shri ____________________ age ______ years, occupation ____________ ____________ ____________ resident of ____ ________________ (hereinafter called the borrower) under the "Personal Loan Scheme" on the terms and conditions as stipulated by the bank in its scheme on such terms and conditions as the bank may decide and agreeable to borrower from time to time, against the promissory notes to be executed by the borrower in favour of the bank. The guarantor hereby fully and unconditionally agree and undertake to save the bank harmless and keep it indemnified on its demand being made on surety in the event of the borrower failing in repayment or principal amount outstanding in such loan/OD limit/ cash credit card account and interest on the same from and against all claims, damages, demands, losses, damages, expenses etc. whatsoever the bank may sustain or incur in respect of any money which may be advanced together with all interest, discount, commission and other banking, legal and other cost emerges which may be or may become payable in connection with the aforesaid loan.

2. The guarantor and bank hereby mutually agree as under :-

2.1 That the liability of guarantor in respect of loan will be to the tune of Rs. ______ ____________________ plus interest due and other charges thereon and all expenses, damages that might be incurred by the bank.

2.2 That the guarantors jointly and severely agrees that this guarantee shall be a continuing guarantee and shall not be considered as cancelled or effected by the fact that any time the loan account may show nil outstanding against the borrower but shall continue in operation in respect of subsequent advances.

2.3 That the guarantor agree that any sum of sums of money which may not be recoverable from the borrower on the footing of this indemnity bond by reason of any legal limitations, disability or incapability of the borrower, whether known to bank or not shall nevertheless be jointly and severally recoverable from the sureties as independent principal debtor in respect thereof and shall be repaid by the guarantor on demand.

2.4 The guarantee herein contained shall be binding in all respect and for all purposes and operative until repayment of all moneys due to bank as aforesaid in respect of the said loan.

2.5 That the guarantor agree to pay to the bank any sum or sums of money which become overdue on demand along with interest.

2.6 That the neglect or the forbearance of the bank in enforcing payment of any of such promissory note/s, payment whereof is intended to be hereby secured or the giving of time by the bank of the payment thereof shall not in any way release the guarantor of these liability under the guarantee herein before contained.

2.7 That the expression 'Guarantor and bank' hereinbefore used, shall unless such interpretation is repugnant to the contrary, include their successor and assigns heirs.

In witness whereof the parties have set their hands self and / or their respective subscribing officials on the deed on the day, month and year first above written.

Signature of Acting on behalf of and under the authority of the Rajasthan State Cooperative Bank Limited in this behalf
Name
Designation ____________

Signature of Guaratnor(i) ____________
Name ____________
Address ____________
____

Signature of Guaratnor (ii)
Name
Address ____________
____
____

In the presence of witness

1. ____________
Name ____________
Address ____________
____

In the presence of witness

1. ____________
Name ____________
Address ____________
____

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