

ಸಾಲ ತೆಗೆದುಕೊಳ್ಳುವ ಬಗ್ಗೆ ಕಬೂಲಾಯತಿ ನಮೂನೆ

ಮೆ|| ಅಧ್ಯಕ್ಷರು ಚೈತನ್ಯ ಮಹಿಳಾ ಸಹಕಾರಿ ಬ್ಯಾಂಕ ನಿಯಮಿತ, ವಿಜಯಪುರ ಇವರಿಗೆ-

ನಾನು _____ ಬ್ರಕೊಡುವ ಕಬೂಲಾಯತಿ ಏನೆಂದರೆ

ಕೆಳಗಿನ ಕೊಷ್ಟಕದಲ್ಲಿ ಕಾಣಿಸಿದಂತೆ ಪರತ ಕೊಡುವ ಕರಾರಿನಿಂದ ನನಗೆ ರೂ.(_____)ಅಕ್ಷರದಲ್ಲಿ _____

ಸಾಲವಾಗಿ ಮಟ್ಟಿದವು.

ಅ.ನಂ.	ರೂ.	ಮುಧ್ದಲ	ಪೈ.	ರೂ.	ಬಡ್ಡಿ	ಪೈ.	ರೂ.	ಒಟ್ಟು	ಪೈ.	ತಿರುಗಿ ಕೊಡತಕ್ಕ ದಿನಾಂಕ
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ಈ ಸಾಲದ ಮೇಲಿನ ಬಡ್ಡಿಯು ನೂರಕ್ಕೆ ಒಂದು ವರ್ಷಕ್ಕೆರೂ. ಗಳಂತೆ ಅಥವಾ ಬೋರ್ಡಿನಿಂದ ವೇಳೆ ವೇಳೆಗೆ ಬದಲಾಯಿಸಿದ ದರದಂತೆ ಕೊಡುತ್ತೇನೆ. ಈ ರಕಮನ್ನು.....ಸಲುವಾಗಿ ಉಪಯೋಗಿಸುವುದಕ್ಕೆ ಒಪ್ಪಿಕೊಳ್ಳುತ್ತೇನೆ.

ಮೇಲೆ ಕಾಣಿಸಿದ ತಾರೀಖಿಗೆ (ಅಥವಾ ತಾರೀಖುಗಳಿಗೆ) ಹಣ ಮರು ಪಾವತಿ ಮಾಡುವುದಕ್ಕೆ ಮತ್ತು ಸಂಘದ ಪೋಟ ನಿಯಮ ಗಳಿಗೆ ಪ್ರತಿಯೊಂದು ರೀತಿಯಿಂದ ಬದ್ಧಳಾಗಲಿಕ್ಕೆ ಒಪ್ಪಿಕೊಳ್ಳುತ್ತೇನೆ.

ದಿನಾಂಕ : _____ ಸಾಲಗಾರಳ ಸಹಿ.....

ನಾವು.....ಮತ್ತು..... ಕೂಡಿ ಮತ್ತು ಬೇರೆ ಬೇರೆ, ಇದರ ಮೂಲಕ ಮೇಲಿನ ಕರಾರುಗಳಂತೆ ಮತ್ತು ಈ ಸಂಘದ ಪೋಟ ನಿಯಮಗಳಿಗೆ ಅನುಸರಿಸಿ ಈ ಸಾಲವನ್ನು ಯೋಗ್ಯ ರೀತಿ ಯಿಂದ ಬಡ್ಡಿ ಸಹಿತ ತಿರುಗಿ ಕೊಡಲಿಕ್ಕೆ ಬದ್ಧರಾಗುತ್ತೇವೆ.

ದಿನಾಂಕ : - -200

ಜಾಮೀನುದಾರರ ಸಹಿ

- 1)
- 2)
- 1)
- 2)

Chaitanya Mahila Sahakari Bank Niyamit, Vijayapura

CONTINUING SECURITY LETTER

The President/Manager, Place _____

Dear Sir, Date :

With reference to the joint and several Demand Promissory Note for Rs. _____ (Rupees _____) signed by me/us in favour of the bank and handed over to you to be held against the

I/We hereby place on record the fact that the said demand Promissory Note is to be treated as a Continuing Security for the balance and interest from time to time due to the bank and the said _____ account is not to be considered /to be considered exhausted by reason of the said _____ account being brought to credit at any time or from time to time.

I/We confirm that balance at debit of the account is repayable on demand and will bear interest at _____ The account will be operated upon by _____ and the indebtedness caused by such drawing from time to time will be binding on me/us jointly and severally.

Yours faithfully,

- Borrower 1
- Sureties 2
- Sureties 3
- Sureties 4

Chaitanya Mahila Sahakari Bank Niyamit, Vijayapura

LETTER OF LIEN & SET OFF

Dear Sir,

In consideration of your making advance to me/us and /or giving me/us society accommodation and facilities from time to time I/we agree with as under:

- 1. That you may hold all securities belonging to me/us, which may now be in your possession or which may may at any time hereafter come in to your possession and the proceeds there of respectively not only for the specific advance made there on but also as collateral security for any other moneys now due or which may at any time become due from me/us to you whether singly or jointly with another or others.
- 2. That in addition to any general lien or similar right to which you may be entitled to by law as brokers, you may at any time and without notice to me/us combine or consolidate all or any of my/our accounts with and liabilities to you and set off or transfer any sum or sums standing to the credit of any one or more of such accounts in or towards satisfaction to any of my/our liabilities to you on any other account or in any other respect whether such liabilities be actual or contingent, primary or collateral and joint or several.

Yours faithfully,

- Vijayapura 1
- Date : 2
- 3
- 4
- 5

PROMISSORY NOTE

ಪ್ರಾಮಿಸರಿ ನೋಟ

ಮೆ|| ಅಧ್ಯಕ್ಷರು/ ವ್ಯವಸ್ಥಾಪಕರು,

ಚೈತನ್ಯ ಮಹಿಳಾ ಸಹಕಾರಿ ಬ್ಯಾಂಕ ನೆ., ವಿಜಯಪುರ ಇವರಿಗೆ -

ರೂ. _____

ದಿನಾಂಕ :

ನಾನು _____

ನಾವು _____

ಬರಕೊಡುವ ಪ್ರಾಮಿಸರಿ ನೋಟ ಏನೆಂದರೆ ನಾನು / ನಾವು ತಮ್ಮ ಬ್ಯಾಂಕಿನಿಂದ ಇವತ್ತಿನ ದಿವಸ ರೋಕ
ರೂ. _____ (ಅಕ್ಷರದಲ್ಲಿ)

ಸಾಲ ತೆಗೆದುಕೊಂಡಿದ್ದನ್ನು ತಾವು ಅಥವಾ ತಮ್ಮಿಂದ ಅಸಕಾರ ಪಡೆದುಕೊಂಡವರು ಬೇಡಿದ ಕೂಡಲೇ
ಬ್ಯಾಂಕ

ಆಫೀಸದಲ್ಲಿ ಸದರ ಮುದ್ದಲ ವ ಅದರ ಮೇಲೆ ಕರಾರ ಪ್ರತಿ ವರ್ಷ ದರ ಶೇಕಡಾ _____ ಬಡ್ಡಿಯಂತೆ
ಅಥವಾ ಬ್ಯಾಂಕಿನ ಬಡ್ಡಿ ದರವನ್ನು ಕಾರ್ಯಕಾರಿ ಸಮಿತಿಯ ಠರಾವಿನ ಪ್ರಕಾರ ಮತ್ತು ರಿಜರ್ವ ಬ್ಯಾಂಕಿನ
ನಿರ್ದೇಶಕನುಗುಣವಾಗಿ ಬದಲಾಯಿಸಿದಂತೆ ಆಗುವ ಬಡ್ಡಿ ಸಹಿತ ಕೊಡುತ್ತೇನೆಂದು ಬರಕೊಟ್ಟ ಪ್ರಾಮಿಸರಿ ನೋಟ.

ದಿನಾಂಕ :

ಸಹಿ/-

PROMISSORY NOTE

ಪ್ರಾಮಿಸರಿ ನೋಟ

ಮೆ|| ಅಧ್ಯಕ್ಷರು/ ವ್ಯವಸ್ಥಾಪಕರು,

ಚೈತನ್ಯ ಮಹಿಳಾ ಸಹಕಾರಿ ಬ್ಯಾಂಕ ನೆ., ವಿಜಯಪುರ ಇವರಿಗೆ -

ರೂ. _____

ದಿನಾಂಕ :

ನಾನು _____

ನಾವು _____

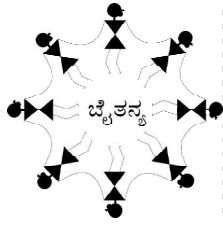
ಬರಕೊಡುವ ಪ್ರಾಮಿಸರಿ ನೋಟ ಏನೆಂದರೆ ನಾನು / ನಾವು ತಮ್ಮ ಬ್ಯಾಂಕಿನಿಂದ ಇವತ್ತಿನ ದಿವಸ ರೋಕ
ರೂ. _____ (ಅಕ್ಷರದಲ್ಲಿ)

ಸಾಲ ತೆಗೆದುಕೊಂಡಿದ್ದನ್ನು ತಾವು ಅಥವಾ ತಮ್ಮಿಂದ ಅಸಕಾರ ಪಡೆದುಕೊಂಡವರು ಬೇಡಿದ ಕೂಡಲೇ
ಬ್ಯಾಂಕ

ಆಫೀಸದಲ್ಲಿ ಸದರ ಮುದ್ದಲ ವ ಅದರ ಮೇಲೆ ಕರಾರ ಪ್ರತಿ ವರ್ಷ ದರ ಶೇಕಡಾ _____ ಬಡ್ಡಿಯಂತೆ
ಅಥವಾ ಬ್ಯಾಂಕಿನ ಬಡ್ಡಿ ದರವನ್ನು ಕಾರ್ಯಕಾರಿ ಸಮಿತಿಯ ಠರಾವಿನ ಪ್ರಕಾರ ಮತ್ತು ರಿಜರ್ವ ಬ್ಯಾಂಕಿನ
ನಿರ್ದೇಶಕನುಗುಣವಾಗಿ ಬದಲಾಯಿಸಿದಂತೆ ಆಗುವ ಬಡ್ಡಿ ಸಹಿತ ಕೊಡುತ್ತೇನೆಂದು ಬರಕೊಟ್ಟ ಪ್ರಾಮಿಸರಿ ನೋಟ.

ದಿನಾಂಕ :

ಸಹಿ/-



CHAITANYA MAHILA SAHAKARI BANK LTD; VIJAYAPURA

CA/S.B. No.

Registration No.

Mem. No.

SL No.

BUSINESS LOAN APPLICATION

To The Chairman

I / We here by apply for a loan of Rs.(Inwords Rs.
.....) for the purpose ofI/ We agree
to abide by the Rules which are now in force and may come into force from time to time, I / We
declare that the particurars given below are true and accurate.

1] Name of the applicant	-	
2] Age	-	
3] Father's /Husband's Name	-	
4] Residential address & Phone No.	-	
5] Permanent address	-	
6] Nature of advance required : a Whether in the form of term loan : if so. No. of instalment and loan amount b Whether in the form of Cash credit : if so limit required	- - - -	
7] a Whether the applicant/s is /are technically qualified or experi enced (furnish full particulars) in connection with business b Whether the applicant is educated / unemployed (Specify academic qualification)	- - -	
8] Full address of the business premises:Phone No.	-	
9] Whether the premises is rented / owned	-	
10] a Constitution of concern b When established c Nature / line of business d Whether registered / unregistered e If registered registration No.	- - - - -	
11] Whether the applicant is engaged in business on full time scale or on part time basis.	-	

12] Paid-up capital in the business	
13] Financial year of the unit	
14] Annual turnover of previous year	
15] How was the activity financed so for ?	
16] No.of persons employed & proposed to be employed	
17] Income Tax/Sales Tax Assessment finalised upto	
After availing Bank finance, what is the expectation of increase in business in terms of turn-over ?	
18] Details of outside borrowings [Furnish full particulars]	
19] Banking arrangements: a Name of the present Bank b Liabilities in the Bank	
20] Name of the co-obligants and membership No.	1] 2] 3]
21] Description of security offered/ proposed to be offered.	
22] Are you a member of any other co-op.Society / Co-op. Bank ? if so furnish details.	
23] Present liabilities in the Bank	1] 2]
24] Details of collateral security offered	
25] Details of L.I.C. Policies held: Date of policy Policy No. Sum assured Last premium paid on Date of expiry.	
26] Details of National Savings Certificates & other Govt. securities held	
27] Minimum amount required for family maintenance.	
28] Size & particulars of land holding if any, in the name of applicant.	

29] Whether any Legal proceedings are pending against applicant	
30] Furnish details of License required to carry on business actively	

I / We confirm I / We have no borrowing arrangement/s with any other Bank / financial Institutions other than those mentioned above nor shall I / We resort to any borrowing arrangements with other Bank / financial Institution during the currency of Bank’s advance & that I / We shall confine all my / our dealings to your Bank.

I / We shall furnish stock statement as at the end of every quarter ending 31st March. 30th June 30th September & 31st December & a certificate in the form required by the Bank.

No judgement / garnish or other legal proceedings are pending against me / us.

Date :

Place :Signature of the Applicant

31]

DETAILS OF SURETIES

Name	Occupation
Present Address	Income
Permanent Address	Details of Assets & value
	Membership No.

32]

Signature

Name	Occupation
Present Address	Income
Permanent Address	Details of Assets & value
	Membership No.

33]

Signature

Name	Occupation
Present Address	Income
Permanent Address	Details of Assets & value
	Membership No.

Signature

PRE-SANCTION SCRUTINY

Application received on

OFFICE NOTE (For office use only)

Remarks

Brief Remarks regarding repayment of previous loan.

Asst. Acctt./Jr. Officer

Manager Remarks

MANAGER

Sanctioned loan of Rs.....in the meeting held on.....

Res. No.

CHAIRMAN / MANAGER

Liabilities noted :

Direct liability in folio.....

Indirect liability in folio

Ass. Acctt./ OFFICER.