

- (ii) Contingency need, if any : ₹.....
Total loan required (i) + (ii) : ₹.....

14. Particulars of existing liabilities as borrower, if any :

Name of the Bank/Financial Institution	Purpose of loan	Present outstanding (₹)	Overdue (₹)	Security Offered	Installment Amt. repayable during the year (₹)

15. Liabilities as Guarantor (if any) :

16. Particulars of farm movable / immovable assets owned :

(i) Movable	Number
Present value (₹)	
a) Livestock :
b) Power tiller/Tractor:
c) Other implements :
(ii) Immovable	
a) Particulars of the property (Own/lease/pattadar/share cropper)	
b) House/Building :
c) Tractor shed/Farm shed :
d) Fish ponds/Tanks:
e) Others :

17. Security(ies) proposed to be offered

- (i) Primary :
- (ii) Collateral (wherever applicable) :

18. Particulars of the Guarantor, if any : Name :

Address :

Relationship :

19. My Present Annual Income : (i) From Agriculture : ₹.....
(ii) Other Sources : ₹.....
(iii) Total : ₹.....

I hereby declare that the particulars given above are true and correct to the best of my knowledge and belief. I also agree to abide by the terms & conditions and the Rules and procedures relating to credit limit under Kisan Credit Card Scheme. I hereby authorize the Bank to disclose all or any particulars or details of information relating to my loan accounts with the bank, to any other financial institution, Govt. or any agency(ies) as may be considered necessary or desirable by the Bank.

It will be in order for the bank to disqualify me from receiving any credit facilities from the Bank in case it is proved that the declaration of my outside borrowing made, contain misrepresentation of facts. I hereby declare that I have no borrowing/liabilities excepting those mentioned under item (14) & (15) as on date of application.

I hereby undertake to abide by the terms & conditions that the Bank may stipulate in sanction of this loan and inform the Bank in the event of acquiring any other assets during the tenure of the above.

Yours faithfully,

Date :

(Signature / LTI / RTI of the applicant)

Place :



MEGHALAYA RURAL BANK

APPLICATION FOR KISAN CREDIT CARD (KCC)

To

The Branch Manager
Meghalaya Rural Bank

Branch.

Recent Passport
size photograph
of the applicant

Sir/Madam

I, Shri/Smt a member of the Service
Co-operative Society Ltd., (if applicable) hereby apply for a loan/loans aggregating to ₹
(Rupees only) for the following types of credit and furnish below
the necessary information :

Type of credit

- a) Crop Loan ₹ :
b) Term Loan ₹: (Project details enclosed)

PART - A General Information

1. Full name of the applicant (Block letters):
2. Present age :
3. Co-operative Membership number & date (if applicable) :
4. Present occupation :
5. Father's/Spouse name :
6. Mother's full name :
7. Number of family members : Adult : Minor: Total
8. Permanent Postal address : Village:
B.P.O./P.O. :
P.S. :
C.D. Block :
District:
9. Present address in full : Village
B.P.O./P.O. :
District :
10. Whether belong to S.C./S.T. (if yes, specify):
11. Deposit Accounts if any : Bank : Branch :
A/c. No.
12. (i) Total land holding (in acres)

Location	Upland (acres)	Low land (acres)	Total (acres)

13. (ii) Operational land holding and location :
- (i) Estimated requirement of crop loan :

Sl. No.	Crops to be grown	Area (acres)	Irrigated/Ranfed	Scale of Finance per acre (₹)	Loan Amount (₹)
(I)	(II)	(III)	(IV)	(V)	(VI)=(III) X (V)
Kharif					
1					
2					
Rabi					
1					
2					
Grand Total					

Cont/-.....p/2

MEGHALAYA RURAL BANK मेघालय ग्रामीण बैंक

_____ **BRANCH**

Statement of Assets & Liabilities cum BM's OPINION REPORT

Personal & Employment Details				Space for Signed Photograph
Name of Applicant				
Father/Mother's Name				
Constitution				
Date of Birth				
Age				
Address	Residential		Office/Business Address	
Phone No		IT PAN No.		
Occupation		EPIC No		
Net Monthly Income		Annual Family Income		
No of Dependants	i) Children:	ii) Adults:	iii) Total:	
Sex	Male/Female	Marital Status	Single/Married	
Particular of Spouse				
Name:		Age:		
Occupation:		Net Monthly Income: Rs		
To, The Branch Manager				
Meghalaya Rural Bank				
_____ Branch				
I hereby declare and confirm that position of my Assets & Liabilities as on is as below:				
Particulars of Assets & Liabilities		As per Declaration	Bank's Assessment	
ASSETS				
IMMOVABLE PROPERTIES				
1. Residential Building located at:				
Area of Plot: _____ Sq. ft Plinth Area of Building: _____ Sq. ft				
Approximate Market Value		Rs	Rs	
2. Land & Other Building located at:				
Area of Plot: _____ Sq. ft Plinth Area of Building: _____ Sq. ft				
Approximate Market Value		Rs	Rs	
MOVABLE PROPERTIES				
3. CASH		Rs	Rs	
4. DEPOSITS				
Bank Name	Branch Name	Account Number		
a)			Rs	Rs
b)			Rs	Rs
c)			Rs	Rs
d)			Rs	Rs
TOTAL OF 4 (a + b + c + d)		Rs	Rs	

Particulars of Assets & Liabilities			As per declaration	Bank's Assessment
5. MACHINERY/EQUIPMENT/ VEHICLE (please specify)				
a)			Rs	Rs
b)			Rs	Rs
c)			Rs	Rs
d)			Rs	Rs
TOTAL OF 5 (a + b + c + d)			Rs	Rs
6. Stock in Trade (including Receivables)			Rs	Rs
7. Jewellery (Gold, Silver, Diamond etc)			Rs	Rs
8. Livestock (Pigs, Cattle, Poultry, Goat etc)			Rs	Rs
9. LIC/NSC/KVP/IVP/MF/PPF/Bonds/Shares & other investment			Rs	Rs
10. Others			Rs	Rs
A. TOTAL ASSETS (1 + 2 + 3 + 4 + 5 + 6 + 7 + 8 + 9 + 10)			Rs	Rs
LIABILITIES				
1, Borrowings from Bank				
Name of Bank	Branch Name	Account Number	Rs	Rs
a)			Rs	Rs
b)			Rs	Rs
c)			Rs	Rs
d)			Rs	Rs
Total of 1 (a + b + c + d)			Rs	Rs
2, Employer			Rs	Rs
3. Relatives/friends			Rs	Rs
4, Other Liabilities			Rs	Rs
B. TOTAL LIABILITIES (1 + 2 + 3 + 4)			Rs	Rs
C. TOTAL NET WORTH (A – B)			Rs	Rs

DECLARATION

I hereby declare that the above particulars are true and correct to the best of my knowledge and belief. I also declare that I have in my possession, necessary documentary evidence in support thereof, which shall be produced to you for verification as and when called for by you. I also declare that the assets listed above are fully owned by me and they are not alienated /encumbered except to the extent as stated therein.

Place: _____ Signature

Date: _____ Name of the Applicant/Guarantor:

FOR OFFICE USE ONLY

BM'S OPINION REPORT

Appraisal Officer

BRANCH MANAGER

Meghalaya Rural Bank मेघालय ग्रामीण बैंक

.....BRANCH

To,

Smt./Shri.....

Ref. No. AGL/

Dear/ Sir/Madam,

AGRICULTURAL FINANCE

.....CULTIVATION

Date :

With reference to your application dated the....., we are glad to inform you that you have been sanctioned a loan of Rs. (Rupees..... only) for.....cultivation under the following terms and conditions.

1. **MODE OF DISBURSEMENT**

Cash Rs.....Kind Rs.....

2. **ACCOUNTING PROCEDURE**

A cash credit account will be opened for disbursement of the loan in instalments. A pass book will be issued to you so as to enable you to keep track of the amounts taken from the Bank.

You are required to open a Savings Bank Account with the Bank keeping a minimum balance of Rs. 20/- (Rupees twenty only). And deposit your surplus in this account from time to time.

3. **SECURITIES**

Your growing crops, present as well as future stock of produce etc. will remain hypothecated to the Bank during the currency of the loan.

The advance should be collaterally secured by the guarantee of Shri/Smt.

(a)

(b)

4. **DOCUMENTATION**

(a) You will execute a loan agreement form.

(b)

(c)

5. **INTEREST**

The interest will be charged @.....% p.a. with quarterly/half yearly rest. Penal rate of interest at 2% p.a. will be charged over and above the rate mentioned above in the case of default in the payment of loan on due date(s).

6. **INSPECTION**

Your Farm/Godown/field will be inspected by our Officials at quarterly intervals or more frequent intervals as may be required and you will have to bear the inspection charges @ Rs.....half yearly..

7. **REPAYMENT :**

Repayable on demand

8. **OTHER CONDITIONS**

a) You shall not borrow from any other sources.

b) In case there is any default in repayment of loan or in adhering to the terms and conditions on which the loan has been granted, the Bank will be free to call up the loan at any point of time and the entire amount will be repayable by you on demand notwithstanding, whatever repayment period is stipulated. The Bank will also be at liberty to take possession of the crops/asset created out of the loan and dispose them in such manner as the Bank may deem fit to realise its dues and you as well as the guarantor(s), if any, will be liable to make good the shortfall, if any.

c) You will adhere to the cropping programme indicated in your application form or such other programme(s) as may be suggested by the Bank.

d) Whenever called upon by the Bank, you will execute hypothecation agreement in respect of crops/assets owned by you and also create registered mortgage on your moveable and immovable assets, if any. You will also offer such other additional securities as may be required by the Bank for the purpose of securing the above loan.

9. In case you are agreeable to accept the above terms and conditions, please return the duplicate copy of this letter duly signed by you and your guarantor(s).

Yours faithfully

Branch manager

APPRAISAL FOR SHORT TERM (CROP LOAN) – KCC

Name of the Applicant

Crop Proposed	Month of		Area of Cultivation (Acre)	Cost of Production as per Scale of Finance	20% of house hold consumption during agricultural operation	Loan Limit	Due Date of payment
	Sowing	Harvesting					
1. Kharif							
(a) irrigated							
i)							
ii)							
iii)							
(b) Rainfed							
i)							
ii)							
iii)							
2. Rabi							
(a) irrigated							
i)							
ii)							
iii)							
(b) Rainfed							
i)							
ii)							
iii)							
Total (A)							
Limit for 2 nd Year (B) : $A+A \times 10\%$							
Limit for 3 rd Year (C) : $B+B \times 10\%$							
Limit for 4 th Year (D) : $C+B \times 10\%$							
Limit for 5 th Year (E) : $C+B \times 10\%$							
Sub-Total - 3							
Total 1+2+3 (A)							

Signature of Appraisal Officer

Signature/Thumb impression of
Applicants

MEMORANDUM FOR SANCTION OF SHORT TERM LOAN (CROP LOAN) – KCC

Observation of Appraising Officer :

1.	Whether the applicant(s) possess the land as shown in the application and whether the land to suitable for proposed crop cultivation ?	Y/N
2.	Whether soil and climate are suitable for the proposed crops ?	Y/N
3.	Whether the cropping pattern suggested is generally followed in the area ?	Y/N
4.	Whether the farmer has adequate experience in cultivation of the crops suggested?	Y/N
5.	Whether technical advice is easily available locally ?	Y/N
6.	Whether there is any assured arrangement for procurement of inputs including organic manure ?	Y/N
7.	Whether the loan amount requested is in accordance with the scale of finance suggested by the technical committee for the area ?	Y/N
8.	Whether adequate irrigation facilities for the proposed crop plan are available ?	Y/N
9.	Whether sale of farm produce is under arrangements ?	Y/N
10.	Whether crops are covered under Crop insurance Scheme ?	Y/N

Recommendation of the Appraising Officer :

The relevant land records/ documents have been obtained and verified and found correct. The farm was visited by me on _____ (Give date)

- a) Maximum Permissible Limit recommended : ₹ _____
- b) Security proposed :
- (i) Hypothecation of crops
 - (ii) Mortgage/charge of land measuring _____ acres at _____ valued ₹ _____
 - (iii) Guarantee of
 - a) Shri/Smt _____
s/o or d/o _____
 - b) Shri/Smt _____
s/o or d/o _____
 - (iv) Others (please specify) :

Place :

Date :

Signature of Appraising Officer
with name and designation

Place
Date

Sanctioned / Recommended
for sanctioned

Branch Manager

D.P. NOTE DELIVERY LETTER

The Branch Manager
MEGHALAYA RURAL BANK

Dear Sir,

Please take delivery of the accompanying DEMAND PROMISSORY NOTE

dated.....20.....

for Rs.(Rupees.....only)

made by in favour of

Yours faithfully,

.....
.....

D.P. Note without Guarantor

Rs. 20 .

On Demandpromise to pay
Meghalaya Rural Bank..... or order the sum of
Rupees.....for value
received with interest from this date at
.....with..... rests.

STAMP

N. B. :- Stamps should be cancelled by the maker writing his name or initials across them, together with the true date of his so writing, viz. the date of this note in addition to his signature on the note

VILLAGE HEADMAN CERTIFICATE

I Shri.....Headman of.....village
certify that Shri / Smtiresident of this village is in possession
of.....acre of land. The land is bounded by :

North	--
South	--
East	--
West	--

I further certify that Shri / Smti
will cultivateacre of land out of the total land in his/her possession and the
land will continue to be in his/her possession till Bank's loan is liquidated.

Dated.....

The.....

Signature of Headman

The Branch Manager
Meghalaya Rural Bank
..... Branch

Place :
Date :

Dear Sir,

In the matter of Agricultural Cash Credit and Advance of Rs.
(Rupees only) to be granted to me by
MEGHALAYA RURAL BANK Branch (hereafter called the
"BANK") for cultivation of crop as stated in my application of even
date at village Sub-division District
..... In Meghalaya State.

I Shri / Smt.
Son of / Wife of Shri
Age year, residing at village and in possession of
..... acres of land for cultivation, affirm and declare as follows :

I have no borrowing whatsoever against/future crop on the above mentioned land or other wise
from the Co-oprative Societies, State Government, other Banks or any other Lending Agencies.

(Signature of Witness)

(Signature of Borrower)

MRB - 51

HYPOTHECATION AGREEMENT

To,
মেঘালয় গ্রামীণ বঁক
 Meghalaya Rural Bank,

THIS AGREEMENT made at _____ this _____ day of _____ in favour of the Meghalaya Rural Bank constituted under the RRB Act, 1976 and having its Head Office at Shillong and a Branch at _____ (hereinafter called "the Bank" which expression shall include its successors and assigns) by.

*

son of / wife of / daughter of

(address) of

*

son of / wife of / daughter of

(address) of

*

son of / wife of / daughter of

(address) of

M/s.

situated at

(* Here Enter the name(s) of the Borrower(s)/ Co-Borrowers)

(hereinafter referred to as the "the Borrower (s) which expression shall unless the context or subject otherwise requires include his / their heir (s) executor(s) and administrator (s), assigns jointly and severally).

WHEREAS at the request of the borrowers as contained in his /their application dated _____ the bank has agreed to grant / granted to the borrower (s) from time to time upon the terms and conditions stated hereinafter and as stipulated in the first schedule, application form and / or sanction letter and other schedule (s) hereto which form part of this agreement.

- (a) Cash Credit at any one time upto the limit of Rs. _____
 (Rupees only)
- (b) Overdrafts at any one time to the extent of Rs. _____
 (Rupees only)
- (c) Demand loans at any one time for Rs. _____
 (Rupees only)
- (d) Term loans at any one time of Rs. _____
 (Rupees only)

- (e) Other credit facility at any one time of Rs. _____
(Rupees only)

(hereinafter collectively and individually referred to as "the loans) for the purpose of facilitating finance to the borrower (s) for :

NOW IN CONSIDERATION of the bank having granted / agreed to grant the loan (s), the Borrower (s) hereby agree, undertake and declare :

(1) That each and all of the borrower (s) present and future.

(i) Crop whatsoever and wherever raised or to be raised including standing crops on the land described in the second Schedule hereto or cut or stocked or stored or in course of transit or delivery.

(ii) herd / fish/flock/silkworms and cocoons including those described in the third schedule hereto wherever they may be :

(iii) tools / equipments / fixtures / boats / machines / tractor / power tiller / tube well/ electric motor / diesel engine and / or other movables connected with and relating to farming / rearing of cattle and /or flock/ fishing/ sericulture including those described in the Fourth Schedule hereto wherever they may be ;

(iv) receivables and investments, movable assets and valuables

(All or any of items detailed in (i) to (iv) above hereinafter referred to as 'the security')

SHALL BE AND STAND HYPOTHECATED TO THE Bank by way of first charge as security for the loans and also for all indebtedness or liabilities of the Borrower(s) to the Bank together with all interest, commissions, costs, charges and expenses payable to or incurred by the Bank including those for the enforcement of any of the security (ies).

2. The loan(s) will be disbursed /has / have been disbursed by the bank to the borrower (s) in instalments or in one lumpsum.

3. This agreement shall operate as a security to the Bank in addition to any other security, if any, already held by the Bank for the repayment to the Bank on demand of the balance due to the Bank by the borrower at any time or ultimately of the closing of the said Accounts upto the aggregated amount of Rupees _____ (Rs. _____). The expression "the balance due to the Bank" in this and subsequent claims of this Agreement shall be taken to include the principal money from time to time due on the said Account/s whether demanded or not and also all interest(s) including additional interest, penal interest /commission charges. Interest tax. Liquidated damages by whatever name called, calculated from day to day in a manner and at the rate hereinafter mentioned and the amount of all costs (between Attorney and Client), charges and expenses of the Bank which the Bank may have paid or incurred in any way in connection with the hypothecated goods and other assets including the sale and disposal thereof and any other sum that is hereunder declared as debit to the accounts and interest thereon.

4. That the Borrower (s) shall pay interest on the loans to be calculated on the daily balances in the loan account(s) with monthly / quarterly / half yearly / yearly or other rests according to the practice of the Bank and as per the guidelines as applicable issued by RBI from time to time as may be applicable at the rate of % or at such other rate as may be decided by Bank from time to time.

4. (a) The borrower shall also pay interest on service/incidental and other charges to be calculated with quarterly / half yearly / yearly rests according to the practice of the Bank.

Provided that the Bank shall at any time and from time to time be entitled to charge the rate of

interest and such revised rate of interest shall always be construed as agreed to be paid by the Borrower(s) and hereby secured. Borrower(s) shall be deemed to have notice of change in the rate of interest whenever the changes in interest rate is displayed/notified at / by the Branch / published in newspaper / made through entry of interest charged in the passbook / statement of accounts sent to the borrower(s).

Further, without prejudice to the Bank's other rights and remedies, the bank shall be entitled to charge at its own discretion enhanced rate of interest on the outstandings in the loan account (s) or a portion thereof or for any default or irregularity on the part of the borrower (s) which in the opinion of the Bank warrants charging of such enhanced rates of interest for such period as the Bank may deem fit.

5. Borrower agrees that subsidy of Rs. (Rupees) to be provided by the Government, shall be kept in Term Deposit Account in his name for a minimum period of years or in other accounts, which would be adjusted towards loans as per the subsidy scheme.

6. That in the case of cash credit, overdraft and demand loan, the Borrower(s) shall on demand forthwith pay to the Bank the outstanding (s) owing to the Bank in respect of the loans inclusive of interest, commissions, costs, incidental and service charges etc. and other charges and expenses. However, in a case where for any reason cash credit or overdraft or demand loan is permitted by the bank at its absolute discretion to be repaid in instalments and on such terms as may be stipulated by the Bank the security as held hitherto shall continue to be subsisting and the conditions as to term loans herein shall apply to the said loan subject to such changes as may be stipulated by the bank. The term loan will be repayable by instalments as stipulated in the Fifth Schedule hereunto attached. In the event of any default committed, the bank will have right to demand the entire amount of principal and interest thereon remaining due and outstanding which will become payable forthwith.

Event of default :

In one or more of the following happenings, it would be treated as an event of default for this agreement.

- a) Any breach of the terms of this Agreement.
- b) Anyone or more instalment(s) are not paid on time :
- c) interest has not been paid on due date.
- d) If any distress or execution is levied or issued upon or against any part of the property of the borrower and the same is not discharged or vacated within 14 days or if a receiver is appointed for the borrower(s) business or if any substantial part of the borrower(s) assets or business shall be deemed to be seized or any action by any Government or any other authority is instituted to suspend business or agricultural pursuit of the borrower(s).
- e) If any borrower(s) stops payment or ceases or decides to cease to carry on his/ their business, agricultural pursuit or dispose of the whole or substantial part of his business or agricultural pursuit.
- f) If any other indebtedness or obligation is not discharged when due prior to or on the specified maturity thereof.
- g) If any information furnished by the borrower to the bank is found to be incorrect or incomplete in any material particulars.

In the event of any default as above the Bank shall have the right :

- a) to recover the entire dues.
- b) to suspend any withdrawal to be effected,
- c) take possession of the security so created forthwith and
- d) take any other action as it may deem fit for recovery of its dues and enforcement of its securities.

7. Lien

The bank shall have the right of lien and set off against any of the balances in the account of the borrower(s) / guarantor(s) in accordance with the provisions of this agreement and the law the borrower will not create any charge over any property whether secured or unsecured except with the permission of the bank. The borrower shall not bank with any other Bank. The borrower shall not create any lien on the properties / goods hypothecated to the Bank

8. The Borrower shall take all steps to get the hypothecated goods vehicles etc. registered with authorities immediately as may be required under the law and shall submit the proof of such registration to the Bank within 7 days from the date of the registration.

9. The Borrower shall also provide a suitable third party guarantee as and when required.

10. Right of possession :

In the event of default, the bank will have a right to take over possession of the securities charged and sell them and recover its dues. The borrower hereby authorises the bank to act as their attorney/ agents for all intents and purposes for effectual implementation of the aforesaid action.

11. Notice :

Any information / communication given/ made through post/ courier at the address last known to the bank will be treated as sufficient service for all intent and purposes.

The contents of the Agreement have been read over and translated into* and explained to Borrower(s) and he/ they having understood the contents thereof subscribe(s) to these presents.

IN WITNESS WHEREOF the borrower (s) has / have set his/ their hand (s) to these presents on this day and year first above written.

(* Here enter the name of the language)

Place :

Signature / Thumb Impression of Borrower(s)

Date :

THE FIRST SCHEDULE (Referred to above)

Terms and Conditions :

1. That the borrowr(s) will at all items maintain a sufficient quantity and market value of the security to provide the necessary margins of security required by the bank wherever applicable.
2. That the borrower (s) shall not except in the normal course of business but subject to the powers of the bank herein contained, cut, remove/ dispose of the security from the place (s) wherever normally they may be kept/preserved, stored without the prior written permission of the bank during the time any money herein mentioned shall remain outstanding. Such security, if so required by the bank shall be immediately delivered to the bank.
3. That the bank without being bound to do so or being liable for any loss on account thereof and without prejudice to the rights and remedies of suit or otherwise shall be entitled to:
 - (i) Without notice to the borrower (s) and the borrower (s) risk and expense enter any place (s) where the security may be kept/stored and inspect, value, insure, dispose of and or take possession thereof.
 - (ii) Without prejudice to the foregoing on default of the borrower(s) in payment of any money hereby secured or on the non-performance of an obligation on the part of the borrower (s) or on the occurrence of any circumstances in the opinion of the bank endangering the security, the Bank shall take possession or recover and / or sell by public auction or private contract or otherwise deal with the security and appropriate the proceeds to the outstanding loans.
 - (iii) Apply towards the outstanding loans and money in its hand belonging to the borrower (s) and to recover the balance if any, of the loans notwithstanding that all or any of the security may not have been realised.
 - (iv) The Bank shall be entitled to settle compromise, submit to arbitration and deal with any manner with any rights, debts, claims of Borrower (s) relating to the security.
4. That all the securities are free and shall be kept free from any charge or encumbrance except those in favour of the Bank.
5. That the borrower (s) shall at all times keep such items of security as are of insurable nature, insured against loss or damage by fire and other risks as may be required by the bank and shall deliver to the bank all such policies. It shall be also lawful for but not obligatory upon the bank to insure by debt to the borrower(s) accounts(s) in respect of the security as are of insurable nature. The proceeds of such insurance shall at the option of the bank either be applied towards replacement of the security or towards the satisfaction of the bank's dues.
6. That the borrower (s) shall pay all charges and taxes statutory or otherwise in respect of the security. The bank may also without being bound to do so, pay all such charges and taxes at the cost of the borrower (s) by debit to the borrower (s) account (s)
7. That this agreement is intended to and shall operate as a continuing security for all loans indebtedness and liabilities of the borrower (s) to the bank at all times during the subsistence of the agreement notwithstanding.
 - a) The existence of a credit balance or 'Nil' balance in the loan accounts at any time or any partial payments or fluctuation of accounts or
 - b) any loans or any part thereof have been repaid either after demand has been made by the bank or otherwise or has not been so repaid on demand.
8. That if the borrower (s) be more than one individual each one or any of them is / are authorised and empowered by the other (s) of them to admit and acknowledge his /their liability to the bank by any payment into the account(s) or by way of express writing in any manner or otherwise and any such admission and acknowledgement of the liability by one or more of them shall be construed to have been made on behalf of each of them.
9. That the borrower (s) hereby gives his / their consent for the loans being recovered as a public demand / money in terms of any legislation relating to recoveries thereof, where such consent is necessary under any legislation.

Borrower (s)

THE SECOND SCHEDULE referred to above

All the pieces or parcel of land as detailed hereunder (specify here for identification the details like survey number, village, name etc.)

Borrower (s)

THE THIRD SCHEDULE referred to above:

The heard / flock / fish catch / silk worms and cocoons etc. short particulars whereof are given hereunder :

Borrower (s)

THE FOURTH SCHEDULE referred to above :

The tools/ equipment/ fixtures / boats / machines / tractor/ power tiller / tube well/ electric motors / diesel engines and other movables connected with and relating to farming / rearing of cattle and / or flock / fishing / sericulture.

Borrower (s)

THE FIFTEH SCHEDULE referred to above :

(Repayment programme for Term loan granted).

Due Date /

Amount of instalment

Borrower (s)