

**THE JHARKHAND STATE CO-OPERATIVE BANK LIMITED**

**APPLICATION FORM FOR LOAN AGAINST FDR/CDR/RD/NSC/KVP/LIC**

Self attested  
Photograph of  
the borrower  
and BM  
attestation  
with seal.

I request you to sanction me loan for Rs. \_\_\_\_\_ (Rupees)  
\_\_\_\_\_ (in words) against pledging Fixed Deposit  
Receipt/Cumulative Recurring Deposit/ National Saving Certificate/KisanVikas Patra/LIC of  
Rs \_\_\_\_\_ (Rs \_\_\_\_\_) (in words)  
for the period of \_\_\_\_\_ months.

1. Name of the applicants : \_\_\_\_\_
2. Name of the father/ husband : \_\_\_\_\_
3. Date of Birth : \_\_\_\_\_
4. PAN No. : \_\_\_\_\_
5. Voter Id/ Aadhar No./ Driving License : \_\_\_\_\_
6. Any Other Id/Address Proof : \_\_\_\_\_
7. Residential address : \_\_\_\_\_  
(enclose address proof)  
Pin code : \_\_\_\_\_  
Tel/ Mobile No. : \_\_\_\_\_
8. Permanent address : \_\_\_\_\_  
(enclose address proof)  
Pin code : \_\_\_\_\_  
Tel/ Mobile No. : \_\_\_\_\_
9. Detail of the Securities : \_\_\_\_\_

a) Details of Fixed Deposit/Cumulative Deposit/RD/Other Term deposit Receipt(s) etc:

S. No.	A/c No./ Deposit Receipt	Date of issue	Name of Depositor(s)	Rate of interest on instrument	Face value	Date of Maturity	Maturity value	Present Accrued value



**B. Details of National Saving Certificates/Vikas Patra, etc.:**

S. No.	Instrument No./ Folio No.	Office of issue of securities	Date of issue	Name of Holder (s)	Face value/ Issue amount of Instrument	Date of Maturity	Maturity value	Present Accrued value

**C. Details of Life Insurance Policies assigned:**

S. No.	Policy No.	Office of issue of the policy	Date of issue	Name of holder of the instrument/ name of the proposer	Sum Assured	Date of Maturity	Surrender value

(Please attach separate sheet if required and obtain the signature.)

1. I request you to disburse the loan by crediting the amount in my Saving/ Current Account No. \_\_\_\_\_ maintained with your branch.
2. I undertake to abide with the terms and conditions of loan against FDR/ CDR/RD/TD/NSC/ KVP/LIP etc.
3. I further declare that the information given in this application is true to the best my knowledge and belief.

Date \_\_\_\_\_

Place \_\_\_\_\_

**Signature of the applicant(s)**

- Enclosures:**
- a) Deposit receipt, instrument duly discharged.
  - b) Pledging from duly completed.
  - c) Assignment of LIP duly Completed.



**LETTER OF SET -OFF FROM BORROWER/ THIRD PARTY/  
GUARANTOR/ CO-OBLIGANT**

Special  
Adhesive  
stamp  
for  
Agreement

To,  
**The Jharkhand State Co-operative Bank Limited**

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Place: \_\_\_\_\_

Date: \_\_\_\_\_

Dear Sir,

Please be good enough to accept from me/ us the following The Jharkhand State Co-operative Bank Limited Fixed Deposit Receipt (s)/RD/other Term Deposit/KVP/NSC/LIP and hold the same with you as security for repayment of the advance which you have granted to me/ us.

OR,

I/we tender herewith the following The Jharkhand State Co-operative Bank Limited Fixed Deposit Receipt (s)/RD/Term Deposit/KVP/NSC/LIP etc., which may please be held by you as security, for the advance you have granted or you may grant at any time to M/s Sri/ Smt. \_\_\_\_\_ S/o W/o D/o \_\_\_\_\_ resident of \_\_\_\_\_.

**PARICULARS OF FIXED DEPOSIT RECEIPT (S)**

**Details of Fixed Deposit Receipts/Cumulative Deposit Receipts /RD/Term deposit**

S. No.	A/c No./ Deposit Receipt	Date of issue	Name of Depositor(s)	Rate of interest on instrument	Face value	Date of Maturity	Maturity value	Present Accrued value



**B. Details of National Saving Certificates/Vikas Patra, etc.:**

S. No.	Instrument No./ Folio No.	Office of issue of securities	Date of issue	Name of Holder (s)	Face value/ Issue amount of Instrument	Date of Maturity	Maturity value	Present Accrued value

**C. Details of Life Insurance Policies assigned:**

S. No.	Policy No.	Office of issue of the policy	Date of issue	Name of holder of the instrument/ name of the proposer	Sum Assured	Date of Maturity	Surrender value

(Please attach separate sheet if required and obtain the signature.)

The said Fixed Deposit Receipt (s)/RD/Cumulative Deposit/Term deposit/KVP/NSC/LIP (s) etc. are duly received by me/ us over an appropriate value revenue stamp and I/ we agree to avail of the advance/credit assistance by way of Loan/overdraft/cash credit/guarantee against the pledge/assignment of security on the terms and conditions as per Demand Promissory Note for Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_) Dated \_\_\_\_\_ signed by me/us or on such terms and conditions as may be fixed by the Bank from time to time.

I shall pay interest at the rate of \_\_\_\_\_ per cent per annum, calculated on the daily balance due to the Bank in the said account and charged on \_\_\_\_\_ rests (in case of pledged FDRs/CDRs/Passbook) AND/OR shall pay interest at the rate of \_\_\_\_\_ per cent per annum, calculated on daily balance due to the Bank in the said account and Charged on \_\_\_\_\_ Rests (In case of other securities), so long as the amount due from me/us is not paid in its entirety and the same will form part of the principal and the amount so calculated shall become the principal for next period/ rest and so on and carry interest with agreed rests at the above mentioned rates, provided that the rate of interest shall be subject to change from time to time with the changes in



internal Policy of the Bank at its absolute discretion or on Receipt(s) of any directives from Reserve Bank of India regarding rate/rates at which the interest is to be charged. Further, the Bank shall have the right to recover interest tax or any other tax or charges levied or be levied at the rate specified by the Government of India or any authority for the time being in force, from time to time. As aforesaid, the rate of interest shall be subject to change from time to time as per Reserve Bank of India instructions/ Bank's guidelines and it is specifically agreed by me/us that no notice of any kind whatsoever regarding the said change/variations need be given to me by the Bank.

I/We declare that the deposit(s) offered as security is/are in the name \_\_\_\_\_ (Minor) who is my son and /or daughter and I am his/her natural Guardian/appointed by the Court. I/We declare that the loan Overdraft/Term Loan/Cash Credit/Guarantee against the security of Deposit(s) standing in the name of said minor is required for his/her benefits and all withdrawal(s) shall be utilized and availed for his/her benefit and all payment(s) deposit(s) made in the account(s) shall be on account of the minor. I/We shall indemnify the Bank against any claim, damages or loss arising in consequences of the Bank having allowed the said facility at my/our request.

In the event, I/ we fail to repay the advance or to deposit amounts on demand being made by the Bank, I/ we hereby irrevocably authorize the Bank to set-off at its sole discretion at any time on or before the due date of the said Fixed Deposit(s)/RD/Cumulative Deposit/Term deposit/KVP/NSC/LIP(s),etc.and without further reference to me/ us, the amount of the Deposit Fixed Deposit(s)/RD/Cumulative Deposit/Term deposit/KVP/NSC/LIP(s),etc.with accrued interest against the debt due and owing by me/ us to the Bank from time to time and to pay the balance, if any ,to me/ either of us or the survivor or nominees.

OR,

In the even of M/s/Shri/Smt. \_\_\_\_\_ fail to Repay the advance or to maintain the agreed margin of \_\_\_\_\_% on the deposit receipt(s)/amount of the surrender value of the policy(ies) or value of the security as required by the Bank from time to time or as required by the Bank,I/ we hereby irrevocably authorize the Bank, to set off at its sole discretion (at any time on or before the due date of the Fixed Deposit(s)/RD/Cumulative Deposit/Term deposit/KVP/NSC/LIP(s),etc.and without further reference to me/ us, the amount of the said Fixed to the Bank from time and to pay the balance, if any, to me/ either of us or the survivor any of us or survivor or survivors.

In witness whereof we, the borrower have hereunto set our hands and seals this \_\_\_\_\_ day of \_\_\_\_\_ the year \_\_\_\_\_.

For and or behalf of the \_\_\_\_\_.

**Signature(s) of the Borrower(s)**

Name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

**Signature(s) of the Depositor(s)**

Name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

**Signature of the Branch Manager**

Name \_\_\_\_\_

**Jharkhand State Co-Operative Bank Ltd.**