

**THE TIRUCHIRAPPALLI DISTRICT CENTRAL COOPERATIVE BANK LTD.,  
TIRUCHIRAPPALLI – 2.  
PERSONAL LOAN APPLICATION FORM**

		Particular of	
		Applicant	Surety
1.	Name of the employee in capital Letters)	:	
2.	Staff No.	:	
3.	Designation	:	
4.	Place of work (H.O./branch)	:	
5.	Date of Birth	:	
6.	Date of joining in the bank	:	
7.	Completed years of service	:	
8.	Date of retirement	:	
9.	No. of months left over for retirement	:	
10.	Purpose of the Loan (Documentary evidence should be enclosed wherever possible) Please tick the relevant reason	:	a) To meet the children higher education abroad or in professional colleges in India. b) To meet the cost Son's / Daughter's marriages c) To meet the short fall in the financial resources mobilized towards the cost of house / flat proposed to be purchased from out of the House Building Advance sanctioned by the bank. d) To meet the expenditure on major repairs / renovation of house / flat. e) To meet the expenses connected with treatment of serious illness of self/dependants. f) To repay the loan availed from other institutions for the above mentioned purposes.
11.	Basic Pay	:	Rs.
12.	Dearness Allowance	:	Rs.
13.	Total	:	Rs.
14.	Total deductions (all deductions)	:	
15.	Net Salary	:	
16.	Percentage of net salary to the gross salary	:	
17.	Amount of loan applied	:	<b>Period of Loan</b> Principal ..... Months Rs. Interest ..... Months
18.	Whether loan already availed?	:	Yes / No.
19.	Whether the applicant enclosed consent letter	:	

**SIGNATURE OF THE APPLICANT**

I hereby agree to stand as surety to Thiru/Tmt./Selvi \_\_\_\_\_ for payment of the above Personal Loan.  
Staff No :

**SIGNATURE OF THE SURETY**

Controlling Officer  
Recommendation

Date :

To  
The Managing Director  
Tiruchirapalli District Central  
Co-operative Bank Ltd.,  
Tiruchirapalli-2.

Dear Sir,

Ref : Employees Comprehensive Personal Loan Scheme.  
-----

The Tiruchirapalli District Central Co-operative Bank Limited (herein after called "THE BANK") has sanctioned a sum of Rs.----- (Rupees----- only) as a loan to me under the comprehensive personal loan scheme applicable to the employee of the bank. In consideration of the said sum of Rs.----- (Rupees ----- only) which has been sanctioned and agreed to be paid by the bank to me under the said comprehensive personal loan scheme as per 12(3) settlement dated 13.02.2024. I hereby irrevocably authorize you irrespective on any nomination made or that may be made by me to pay on my behalf to the bank the entire amount lying to my retirement benefit amount and payable to me on my ceasing to be in the service of the bank whether by resignation , discharge, dismissal, termination of service (by retirement, voluntary or by operation of law) or for any other reason what so ever so as to liquidate the balance of the amount that maybe due and payable by me to the bank for principal interest, costs, charges and expenses in respect of the said loan under the said scheme at the time of my cessation of service under the bank. The surplus if any after such payment should be paid to me or to my nominee or my heirs, executors administrators and legal representatives, as the case may be.

The authority hereby given will be binding on my heirs executors, administrators, representatives and assigns and on any person in whose favour I have or may make a nomination.

Yours faithfully,

Signature.

Name (in Block Letters) :

Head Office/Branch :



DECLARATION

I ----- hereby declare that the particulars given above are true to the best of my knowledge and belief and given an undertaking that the loan amount sanctioned and disbursed to me under personal loan scheme, will be utilized only for the purpose for which the same has been availed and I will not utilize this amount for any speculative/commercial purposes.

SIGNATURE OF THE APPLICANT.

LETTER OF AUTHORISATION

I ----- Staff No . ----- now working as ----- hereby authorize to the Tiruchirapalli District Central Co-operative Bank to recover the principal and interest instalments relating to the personal Loan availed by me out of the salary payable to me commencing from the month of -----

I also authorize the Bank that the balance due from me, if any under the said loan on the date of my retirement/cessation of employment/death may be adjusted out of my terminal benefits.

SIGNATURE OF THE APPLICANT.

**Voucher**

Received from the General Manager, Tiruchirapalli District Central Co-operative  
Bank Ltd., the sum of Rs. (Rupees  
 ) being the personal Loan sanctioned to me.

Staff No : Signature  
Name :  
Designation&Place :  
S.B.A/c No. :  
H.O./Name of the Branch :

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Staff No : Signature  
Name :  
Designation&Place :  
S.B.A/c No. :  
H.O./Name of the Branch :

A.2 Personal Loan/3

**TIRUCHIRAPALLI DISTRICT CENTRAL COOPERATIVE BANK LTD.,**  
**TIRUCHIRAPALLI-2**  
**SPF TRUST**

**PROVIDENT FUND CLAIM FORM**

**[(FORM NO-19 (PF FINAL SETTLEMENT) (90% WITHDRAWAL BENEFITS) 31  
(PF PART WITHDRAWAL)]**

1.	Claim applied for i) Final PF Settlement ( )      ii) 90% Benefits ( )      iii) P.F. Part Withdrawal ( ) iv) Loan Amount Rs. .... (Tick whichever is / are applicable)																										
2.	Name of the Member (In Capital Letters)																										
	Designation / Place of Work																										
3.	Staff No.																										
4.	Savings Account No.																										
5.	Date of Joining the Establishment																										
6.	Purpose of PF Part withdrawal : (Tick whichever Applicable)	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;">Sl. No.</th> <th style="width: 85%;">Purpose of PF Part Withdrawal / Loan</th> <th style="width: 10%;">√</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">i</td> <td>Housing Loan/Purchase of Site/House/Flat or for Construction / Addition, Alternation in existing house / Repayment of Housing loan (Para 68B/68BB/ 68BC)</td> <td style="text-align: center;"></td> </tr> <tr> <td style="text-align: center;">ii</td> <td>Illiness of member / family (Para 68J)</td> <td style="text-align: center;"></td> </tr> <tr> <td style="text-align: center;">iii</td> <td>Marriage of self / son / daughter / brother/sister (Para 68K)</td> <td style="text-align: center;"></td> </tr> <tr> <td style="text-align: center;">iv</td> <td>Post Matriculation education of children (Para 68K)</td> <td style="text-align: center;"></td> </tr> <tr> <td style="text-align: center;">v</td> <td>Natural calamity (Para 68L)</td> <td style="text-align: center;"></td> </tr> <tr> <td style="text-align: center;">vi</td> <td>Purchasing equipment by physically handicapped (Para 68N)</td> <td style="text-align: center;"></td> </tr> <tr> <td style="text-align: center;">vii</td> <td>One year before retirement (Para 68NN) <b>(90%)</b></td> <td style="text-align: center;"></td> </tr> </tbody> </table>		Sl. No.	Purpose of PF Part Withdrawal / Loan	√	i	Housing Loan/Purchase of Site/House/Flat or for Construction / Addition, Alternation in existing house / Repayment of Housing loan (Para 68B/68BB/ 68BC)		ii	Illiness of member / family (Para 68J)		iii	Marriage of self / son / daughter / brother/sister (Para 68K)		iv	Post Matriculation education of children (Para 68K)		v	Natural calamity (Para 68L)		vi	Purchasing equipment by physically handicapped (Para 68N)		vii	One year before retirement (Para 68NN) <b>(90%)</b>	
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vii	One year before retirement (Para 68NN) <b>(90%)</b>																										
	Amount in Rs. _____																										
	For Purpose of Site/House / Flat or Construction through "Agency" or Repayment of Housing Loan or LIC, indicate cheque to be drawn "in favour of" and payee's address.																										
7.	Date of leaving service: (not required if applying for PF Part Withdrawal)																										
8.	Permanent Account No. (PAN): Only in case of service less than 5 years)																										
9.	Full Postal Address																										
	Mobile No.	Pin : .....																									

Certified that the particulars are true to the best of my knowledge. In case the amount is used any purpose other than stated in column (6) above, I am liable to return the entire amount with penal interest.

Member Signature

Please credit the PF amount sanctioned to my SB Account No. \_\_\_\_\_ with \_\_\_\_\_ Branch / HO.

Member Signature

**HOUSING LOAN APPLICATION FORM**

(Form of application for the sanction of advance for the purchase of house site/house/construction of house/extension of house/repair to house as per the housing loan rules of the bank)

1	Name of the applicant	:	
2	Father's Name	:	
3	Present Address	:	
4	Permanent Address	:	
5	Whether permanent and if not, date of first regular appointment in the bank service and total period of regular service	:	
6	Date of Birth	:	
7	Scale of pay in the present post	:	
8	Basic Pay in the present post	:	
9	Gross Monthly Salary (with details)	:	
10	Other income if any, per year	:	
11	Nature of deduction from gross pay and amounts deducted (Vice annexure I for details)	:	
12	Net salary received (vide Annexure I for details)	:	
13	Does the member owns a house site/house	:	
14	If so, has he got an absolute title to it	:	
15	Details of titles to the mentioned	:	
16	Has the applicant produced encumbrance certificate for 13 years	:	
17	Has the Legal Advisor's opinion obtained regarding the titles	:	
18	Does the applicant own any house in	:	

	the area of operation of the bank or elsewhere?		
19	Purpose for which the loan is applied for	:	
	a.Purchase of house site	:	
	b.Purchase of house	:	
	c.Construction of house	:	
	d.Extension or alteration of house	:	
	e.Repair to house	:	
20	Value of		
	a.House site	:	
	b.House (cost Price)	:	
21	Plan of the house to be constructed (3 copies are to be attached)	:	
	Type		Design No.
22	Whether already approved/yet to be approved by Director of Town Planning?	:	
23	Estimated value of the house to be constructed (abstract estimate is to be enclosed)	:	
24	Actual value of the house to be purchased (Agreement or title deed before registration to be furnished)	:	
25	Actual value of the house site to be purchased	:	
26	Amount to be involved by the member out of his own resources	:	
27	Loan amount required from the bank	:	
28	Total columns (26+27)	:	
29	Value of other Assets	:	
30	a.Immovable properties (Furnish details with value)	:	
	b.Value of other properties (Give details)	:	
31	Total of other Assets	:	Rs.
32	Amount of other debts	:	Rs.
33	Net Other Income	:	Rs.
34	Total of Net Income (item 12+32)	:	Rs.
35	Out of the income:	:	

	a.Family expenses for a month	:	Rs.		
	b.Monthly house rent now paid	:	Rs.		
	c.Expenses other than the items noted in the Annexure – I	:	Rs.		
36	Amount that can be saved out of the total income towards the repayment of the loan	:	Rs.		
37	Period of Loan	:	Rs.		
38	Amount repayable monthly towards the loan	:	Rs.		
39	Family Holding	:	Rs.		
Name	Male		Female		
	Age	Relation Ship	Name	Age	Relati onship
40	Whether Genealogical table is enclosed if Yes details to be furnished	:	Yes/No		

**certificate**

Certified that the particulars furnished herein are all true and correct to the best of my knowledge and belief. I further declare that the balance of any own involvement of Rs.----- over and above the bank's loan as mentioned in column.26 will be remitted before availing the loan. I shall abide by all the rules and regulations governing the bank now inforce and these that may be brought into force hereafter.

I hereby give my concurrence to the bank to deduct the monthly instalments and any case due to the bank from our of my salary every month and adjust the same towards my loan account. Further I hereby give out of any amount whatsoever that may be due to me from the bank.

Signature of the Applicant.

Place :

Date :

A.6/3

THE TIRUCHIRAPALLI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.,  
TIRUCHIRAPALLI – 2.

**HOUSING LOAN ANNEXURE – I.**

Date of Appointment	:	
Present Post	:	
Basic Pay	:	Rs.
Other Allowance give details	:	
D.A.	:	
H.R.A.	:	
C.C.A.	:	
Med. Allowance	:	
Spl. Allowance	:	
Total	:	
Gross Monthly Salary	:	
Nature of deduction from gross pay and allowance deducted	:	
Provident fund subscription towards temporary advance	:	
Festival Advance	:	
Conveyance advance/for bicycle/Motor Cycle/Moped/Scooter/Motor car	:	
Khadi/Chinthamani/Amaravathi	:	
Postal Life Insurance	:	
Salary Savings Scheme under LIC	:	
Dues recoverable towards the Co-op. Thrift & Credit Society other Miscellaneous advances	:	
1.		
2.		
3.		
4.		
5.		
Net Salary received	:	Rs.
Percentage of the net salary to the gross salary	:	Rs.

Signature of the Applicant.

Place :

Date :

A.6/3

**THE TIRUCHIRAPALLI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.,  
TIRUCHIRAPALLI-2.**

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**APPLICATION FOR MARRIAGE LOAN**

**FORM-I**

1.	a. Staff No.	
	b. Name of the Applicant (In block letters)	
2.	Designation of the applicant	
3.	Amount of loan applied for	
4.	Residential Address	
5.	Date of Birth	
6.	Date of Superannuation	
7.	Permanent or not	
8.	a. Basic pay	Rs.
	b. Gross Monthly salary	Rs.
9.	Nature of deduction from gross pay and amounts deducted	
	a. Staff Provident Fund	Rs.
	b. Staff Provident Fund Additional	Rs.
	c. Festival Advance	Rs.
	d. Co-op. Society Dues	Rs.
	e. Insurance Premium	Rs.
	f. Income Tax	Rs.
	g. Others	Rs.
10.	Net salary received	Rs.
11.	Percentage of net salary in the gross salary	
12.	Date of marriage	
13.	For whose Marriage the loan is applied	
14.	Name and occupation of person to be married	
15.	Period of service left before date of retirement of applicant	

16.	Whether the applicant has already applied for or was sanctioned any marriage loan previously	
17.	Amount of such loan	
18.	Date when the loan was sanctioned	

**DETAILS OF SURETY**

1.	a. Staff No.	
	b. Name of the Surety	
2.	Designation	
3.	Present post	
4.	Permanent or not	
5.	Date of Birth	
6.	Date of Superannuation	
7.	Period of service left behind for retirement	
8.	Basic pay	
9.	Gross Salary	
10.	Net Salary	
11.	Whether he stood surety for any other employee of the bank for grant of the loan	

Signature of the Surety

Signature of the Applicant

Station :

Date :

AGREEMENT TO BE EXECUTED WHILE APPLYING FOR AN ADVANCE FOR THE  
CELEBRATION OF THE MARRIAGE IN THE FAMILY OF THE BANK EMPLOYEES.

FORM - II

An Agreement made this ---- day of ----- between  
Thiru./Tmt. / ----- S/o.----- (herein after called the borrower  
which expression shall include his heirs, administrators, executors and legal  
representatives) of the one part and the General Manager, The Tiruchirapalli District  
Central Co-operative Bank Ltd., of the other part.

WHEREAS the borrower has under the rules for the grant of advances to  
Employees of Tiruchirapalli District Central Co-operative Bank Ltd., - (In board  
Resolution No.9 dated 25.02.70 (herein after referred to as the said Rules which  
expression shall include any amendments thereof or additions thereto for the time  
being in forces) applied in the Tiruchirapalli District Central Co-operative Bank Ltd.,  
(hereinafter called the bank) for an advance of Rs. ----- for the celebration  
of the marriage of ----- on the  
terms and conditions hereinafter contained and whereas the application of the  
borrower for the said Advance is being considered by the bank, NOW IT IS HEREBY  
AGREED between the parties hereto that in consideration of the sum of Rs. -----  
----- to be paid by the bank to the borrower if and when  
the bank sanction the advance the borrower hereby agrees

1. to pay the bank the said advance with interest calculated according too these  
rules by monthly deduction from his salary as provided in these rules and  
hereby authorize the bank to make such deductions.
2. Within six months from the date of drawal of the advance to expand the full  
amount of the said advance in the celebration of the aforesaid marriage or if the  
actual expenditure incurred on account of the marriage is less than the  
advance to rapay the difference to the Bank forthwith.
3. In the event of borrower's reversion from Bank service before the advance  
drawn together with interest is fully repaid, to repay in one lumsum the amount  
outstanding and the interest due before borrower is actually relieved from the  
bank service and
4. to refund forthwith the amount of advance together with interest in one  
lumpsum if the aforesaid marriage could not be celebrated or the amount of  
advance could not be utilized for the purpose for which it was sanctioned and,
5. if the borrower within the period already fixed for recovery of the principal and  
interest thereon, become insolvent or quite the services of the bank or dies, the  
whole amount of the advances and interest accrued thereon shall immediately  
become due and payable, and it is hereby lastly agreed and declared that if the  
borrower dies before the advance is repaid, to have the balance outstanding  
together with interest due, recovered from the Death-cum-Retirement Gratuity  
payable by the bank to the legal heirs of the Borrower.

IN WITNESS HEREOF THE BORROWER AND

for and on behalf of the Tiruchirapalli District Central Co-operative Bank Ltd.,  
have hereinto set their hands.

Signed by the said

in the presence of

(Signature of witness)

(Signature and designation  
of the Borrower)

(Signature of witness)

General Manager  
Tiruchirapalli District Central  
Co-operative Bank Ltd.,  
Trichy - 2.

FORM OF PERSONAL SECURITY BOND TO BE EXECUTED BY A BANK  
EMPLOYEE APPLYING FOR A MARRIAGE ADVANCE ALONG WITH A  
PERMANENT BANK EMPLOYEE AS SURETY.

**FORM NO.III**

KNOW ALL MEN BY THESE PRESENTS THAT WE -----  
----- Son of ----- and ----- son of are  
said and firmly bound upto the Tiruchirapalli District Central Co-  
operative Bank Ltd., in the sum of Rupees ----- only to be  
paid to the Tiruchirapalli District Central Co-op. Bank Ltd., (here inafter  
called the bank) their successors or assings of their certain attorney or  
attorneys for which payment to be well and truly to be made we bind  
ourselves and such of us / our and each of our heirs, executors,  
administrators and legal representatives firmly by these presents :

WHEREAS the above bounden -----  
who at present holds the office of ----- has applied to the  
bank for the grant to him of an advance of Rs.-----  
-- only for the purpose of celebrating the marriage of -----.

AND WHEREAS the Bank have agreed to sanction such advance  
upon the said ----- and the above bounden -----  
----- and his surety entering into a bond in  
the above mentioned sum of Rs.----- in with  
such conditions as is hereunder written for as and when they fall due  
and for the abservance and performance by the said -----  
----- of the several conditions laid down in rules relating to the  
advance framed in the Bank's Board resolution No.9 dated 25.02.70 or  
any modification thereof relating to the above said advance. Now the  
above written bond is conditioned to be void in either of the cases  
following.

1. If the said ----- his heirs, executors administrators  
of legal representatives shall from time to time and at all times  
hereafter well and truly pay or cause to be paid to the bank all  
such sums of money as shall from time to time become due and  
owing to the bank from the said ----- in respect of the  
advance above mentioned and when such sum on sums of money  
shall respectively become due and payable.
2. If the said ----- shall at any time of times hereafter make  
default in payment on any such sum or sums of money as a  
foresaid, the said or his heirs, executors administrators or legal  
representative shall within the space of one calendar month after  
receiving notice in writing of such default and of the amount  
thereof from the bank well and truly pay or cause to be paid to the  
bank the sum of money stated in the said notice to be and being  
the amount of the said default.

Signed, sealed and delivered

by the said -----

in the presence of : -----

jpUr;rpuhq;gs;sp khtl;l kj;jpa Tl;Lwt[ t';fp ypl;. jpUr;rpuhq;gs;sp?2/  
gzpahsu;fs; thfdf; fld; tpz;zg;gk;

1.	gzpahsu; vz;	:	
2.	gzpahsu; bgau;	:	
3.	gzpepiy	:	
4.	gzpaplk;	:	
5.	gpwe;j nijp	:	
6.	gzpapy; nrh;e;j nijp	:	
7.	gzpapypUe;J Xa;t[ bgWk; nijp	:	
8.	epue;jukhdtuh my;yJ ed;dlj;ij fhyk; m';fPfhpf;fg;gl;ltuh>	:	
9.	kD nijpapy; gzpahsu; bgWk; rk;gsk; (filrpahfg; bgw;w khjr; rk;gsk;)	:	rk;gsk; U:/ mftpiyg;go U:/ ,jug; gofs; U:/  ???????????????????????????? TLjy; U:/  ????????????????????????????
10.	rk;gsj;jpy; bkhj;j gpoj;jk;/	:	U:
11.	epfur; rk;gsk;	:	U:/
12.	th';f cs;s g[jpa thfdj;jpd; bgah;	:	
13.	,t; tif thfdk; fpilf;ff; Toa fhy mst[	:	
14.	tpjpfspd;go fld; bfhLf;ff; Toa cr;r mst[	:	
15.	fld; nfhUk; bjhif	:	
16.	cgnahfg;gLj;jg;gl;l thfdk; th';Ftjhpd;mjd; tpiy kw;Wk; XLk; jpwd; Fwpj;J jFjp tha;e;j Ml;nlh bkhigy; Mnyhrfhp; rh;W bgw;W ,izf;fg;gl;Ls;sjh>	:	
17.	thfdj;jpd; tpiy (vf;!;l;uh gpl;o';!; kw;Wk; ,ju bryt[fs; eP';fyhf)	:	
18.	,jpy; tpjpg;go tpj;jpahj; bjhif brYj;jpa tpguk;	:	nijp brYj;jpa bjhif U:/
19.	nfhUk; flDf;fhd jtiz khj';fs;	:	
20.	khjhe;jpu jtizj; bjhif	:	U:
21.	bkhj;jk; gpoj;jk; nghf Vw;gLk; epfu rk;gsk;	:	U:/

22.	epfur; rk;gsk; 25#f;F nky; cs;sjh (filrpahf bgw;w rk;gsk; gl;oay; ,izf;f ntz;Lk;)	:	
23.	Vw;fdnt thfdk; bgw;wpUg:gpd; tpguk;	:	
	m/ fld; bgw;w njjp		
	M/ thfdj;jpd; bgau;		
	,/ fld; jPu;e;j njjp		
24.	Xl;Ldu; cupkk; my;yJ vy;vy;Mu; bgw;Ws;su> bgw;wpUg:gpd;	:	
	m upkk; vz;	:	
	M/ cupkk; ehs;	:	
	,/ cupkk; fhytiu	:	

Fwpg;g[:

Xl;Leu; cupkk; my;yJ vy;vy;Mu; \$puhf;!; efiy gupe;Jiu bra;a[k; nkyhsu;- mjpgfhupapd; mj;jhl;rp bgw;W ,izf;f ntz;Lk;/

**cWjp bkhHp**

t';fpapd; Rw;wwpf;if vz; 3702/94 v7 ehs; :..... cld;  
 ..... ,izf;fg;gl;Ls;s thfdf; fld; tpjpKiwfSf;Fk;  
 ,dp ,f; fld; rk;ke;jkhf Vw;gLk; tpjpKiwfSf;Fk; fl;Lg;gLfpnwd;/

gzpahsu; ifbahg;gk;

,izg;g[:

- 1.
- 2.
- 3.
- 4.

gupe;Jiu:

t';fpg; gzpahsu; jpU-jpUkjp...../f;F nfhup cs;s fld;  
 tpz;zg;gj;jpy; ,izf;fg;gl;Ls;s tpiyg;gl;oaypd;go ..... thfdk; th';fpl thfdf; fld; U:/  
 ..... kl;Lk; mDkjpg;f gupe;Jiu bra;fpnwd;/

ifbahg;gk; :

njjp :

gzpepiy - gzpapl; :

**jpUr;rpuhq;gs;sp khtl;l kj;jpa Tl;Lwt[ t';fp ypl;/. jpUr;rpuhq;gs;sp?2**  
**fsg;gzpahsh;fSf;fhd tl;oapy;yh thfdf;fld; tpz;zg;gk;**

1.	gzpahsh; vz;	:	
2.	gzpahsh; bgah;	:	
3.	gzpepiy	:	
4.	gzpaplk;	:	
5.	gpwe;j njjp	:	
6.	gzpapy; nrh;e;j njjp	:	
7.	gzpapypUe;J Xa;t[bgWk; njjp	:	
8.	epue;jukhdtuh my;yJ ed;dlj;ij fhyk; m';fPfhpf;fg;gl;ltuh?	:	
9.	kD njjpapy; gzpahsh; bgWk; rk;gsk; (filrpahfg;bgw;w khjr;rk;gsk;)	:	rk;gsk;                   U:/ mftpiyg;go            U:/ ,jug;gofs;             U:/  TLjy;                    U:/
10.	rk;gsj;jpy; bkhj;j gpoj;jk;	:	U:/
11.	epfur;rk;gsk;	:	U:/
12.	th';f cs;s g[jpa thfdj;jpd; bgah;	:	
13.	,t;tif thfdk; fpilf;ff;Toa fhy mst[	:	
14.	tpjpfspd;go fld; bfhLf;ff;Toa cr;r mst[	:	U:/
15.	fld; nfhUk; bjhif	:	U:/
16.	cgnahfg;gLj;jg;gl;l thfdk; th';Ftjhpd; mjd;tpiy kw;Wk; XLk; jpwd; Fwpj;J jFjptha;e;j Ml;nlh bkhigy; Mnyhrfhp; rhd;Wbgw;W ,izf;fg;gl;Ls;sjh	:	U:/
17.	thfdj;jpd; tpiy (vf;!;l;uh gpl;o';!; kw;Wk; ,ju bryt[fs; eP';fyhf	:	U:/
18.	,jpy; tpjpg;go tpj;jpahrij; bjhif brYj;jpa tpguk;	:	njjp                               bjhif U:/
19.	nfhUk; fIDf;fhd jtiz khj';fs;	:	
20.	khjhe;jpu jtizj;bjhif	:	U:/

21.	bkhj;jk; gpoj;jk; nghf Vw;gLk; epfur;rk;gsk;	:	U:/
22.	epfur;rk;gsk; 25%f;F nky; cs;sjh (filrpahf bgw;w rk;gs gl;oay; ,izf;f ntz;Lk;)	:	
23.	Vw;fdnt thfdf; fld; bgw;wpUg;gpd; tpguk; :		
	m) fld; bgw;w njjp	:	
	M) thfdj;jpd; bgah;	:	
	,) fld; jPh;e;j njjp	:	
24.	XI;Leh; chpkk; my;yJ vy;/vy;/Mh; bgw;Ws;shuh?	:	
	bgw;wpUg;gpd;	:	
	m) chpkk; vz;	:	
	M) chpkk; ehs;	:	
	,) chpkk; fhytiu	:	

Fwpg;gl:

XI;Leh; chpkk; my;yJ vy;/vy;/Mh; rpuhf;!; efiy ghpe;Jiu bra;a[k; nkyhsh; /mjpfhnpad; mj;jhl;rp bgw;W ,izf;f ntz;Lk;/

cWjpbkhHp

t';fpapd; Rw;wwpf;if vz;/3702/94 A7 ehs;:.....  
cld;.....,izf;fg;gl;Ls;s  
thfdf;fld; tpjpKiwfSf;Fk; ,dp ,f;fld; rk;ke;jkhf Vw;gLk; tpjpKiwfSf;Fk; fl;LgLfpnwd;/

gzpahsh; ifbahg;gk;

,izg;g[:

- 1.
- 2.
- 3.
- 4.

ghpe;Jiu:

t';fpg;gzpahsh; jpU/jpUkjp/..... f;F  
nfhnp cs;s fld; tpz;zg;gj;jpy; ,izf;fg;gl;Ls;s tpiygl;oaypd;go thfdk; th';;fpl thfdf;fld; U:/  
..... kl;Lk; mDkjpf;f ghpe;Jiu bra;fnpwd;/

ifbahg;gk; :

njjp :

gzpepiy/gzpapl;:

This deed of Hypothecation Agreement made this 19<sup>th</sup> day of January 2024 Between Thiru. A.Saravanan of the one part (hereinafter called "Borrower") AND the Tiruchirapalli District Central Co-op. Bank Ltd., No.178 by its General Manager (hereinafter called the bank)

Witnesses

Whereas the borrower herein is an employee of the mortgagee bank working as Manager in the ----- office at -----

Whereas the borrower has applied for a vehicle loan of Rs.7,00,000/- for purchase of a vehicle for a sum of Rs.

Where as the bank has sanctioned the loan and accordingly paid a sum of Rs.----- by way of Draft to the dealer/vendor directly and obtained a receipt for the same on

Whereas the borrower has agreed to repay the said loan amount with interest at ----% per annum in sixty equal monthly instalments viz. at the rate of Rs. --- per month and has authorized the bank to deduct the said amount from out of the salary payable to the borrower from the bank.

That in consideration of such sanctioning of the loan and for due repayment of the loan in the manner prescribed above, the borrower hereby hypothecate the vehicle described in the schedule hereunder which is purchased with the loan sanctioned to the bank his assigns his successors in office, administrators of executors.

That the borrower agrees to deposit the Registration Certificate (R.C.) with the bank for the purpose of getting the lien in its favour endorsed with the Regional Transport office to the extent of the loan amount.

That the borrower hereby undertakes that he shall not alienat or otherwise encumber the vehicle till the loan is fully cleared and discharged.

That the borrower agrees to pay all the dues, fees, insurance premiums etc. regularly and as per law and to submit the receipts for inspection by the bank once in three months.

That the borrower further agrees that in case the vehicle is to be sold before the discharge of the loan he shall first discharge the loan fully and then sell the same on approval by the Managing Committee of the bank.

That the borrower further agrees that in case he does not continue in service for the period till the loan is discharged the bank shall have the right to appropriate towards the balance of loan from out of the gratuity payable to the borrower by the bank.

That the borrower further agrees that in case he sustains loss of the vehicle before the discharge of the loan either by theft or in accident, the borrower shall execute necessary documents as per the directions of the bank as a security for due repayment of the balance of loan amount.

That the borrower agrees to abide by the rules framed by the bank in this behalf and by the rules that may be framed hereafter.

(Schedule)

(Description of the vehicle)

In witness whereof the borrower has put his hand to this documents on this day.

Witness :

BORROWER.

1.