

[illegible]

Photo

To
A & N State Coop. Bank Ltd.
H.O. Port Blair Branch

Share A/c No.

Date

Please take delivery of the following gold ornaments and grant me/us loan against security thereof.
The loan is required for the purpose of

I / We have understood the terms & conditions and shall abide by them, subject to my / our letter
Annexed please transfer the proceeds of loan to my / our SB / CA Account No.
maintained in your branch .

Signature

Name

Address

Phone

Description of ornaments	Gross wt. in gms	Net wt. in gms	Value per 10 gms	Market value
Total				

DECLARATION (S)

1. I / We certify that the above gold ornament (s) is / are my / our bonafide property and no other person has any claim against them.
2. With reference to Sub Rule (1-A) of Rule 126 D of the Defense of India (Fourth Amendment) Rule 1956.

Delete the
Inapplicable
declaration

I / We hereby certify that I / We have made the necessary declaration of my / our holdings of gold articles and / or ornaments.

OR

I / We hereby certify that in respect of the golden articles and / or ornaments pledged by me / us with the bank no declaration is required to be made.

Signature of Applicant (s)

- 1.
- 2.
- 3.

Appraiser's Report

I certify that within written gold ornaments have been verified by me and their weights and valuation based on the prevailing price of gold on that day are correct as mentioned above.

I Certify the gross weight as.....gms net weight as.....gms and the market value as Rs.....

Date :

M. P. SAKTIVE

Signature of appraiser
(Name & Seal)

OFFICE USE

Certify that the gross and net weight of gold ornaments, there valuation rates and advance value have been verified by me and found correct.

Sanctioned Rs..... (Rupees.....only)

@.....% rate of interest. Please transfer the proceeds to SB/CA Account No..... of.....branch.

Date :

Authorised Signature
(Name & Seal)

Receipt of Borrower

Received Rs..... as loan by transfer through my / our SB / CA Account No..... in.....branch.

Date:

STAMP

Signature of Borrower

Custodian's Certificate

Certificate that the above gold ornaments are in our joint custody bearing tag No.....

1.....
(Name & Seal)
Custodian

2.....
(Name & Seal)
Custodian

Return of Ornaments

I / We have today repaid the Bank's dues in full and received back my / our ornaments listed above.

Signature of Officer
Delivering Jewels

Signature of Borrower
Date.....

PRONOTE

BRANCH.....

Rs.

Date200

On demand I / We Promise to pay the

A & N State Cooperative Bank Ltd.

or order the sum of Rupees

for value received with interest from this date at %

With rests.

Signature



Name

Address

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



Andaman & Nicobar State Coop. Bank Ltd.

Form No. 213

H.O., Port Blair..... Branch

200.....

Agreement
Stamp

Dear Sir,

Please advance me/us Rs..... (Rupees

..... only) by way of
Overdraft/ Demand Loan against the security of my / our bullion / Jewellery on the following terms and
Conditions.

1. That the rate of interest shall be P.a over the Reserve
Bank of India rate with a minimum.....% p.a. with monthly / quarterly rests.
2. That a margin of.....% or such other margin as may be fixed from time to time by the
Bank shall always be maintained by me / us in favour of the Bank on the value of the security
calculated according to the market rate or basic rate prescribed by the Bank from time to time
whichever be lower if at any time the said margin falls for whatever reason below the said
percentage it shall immediately be made up by cash payment or by deposit of further bullion /
jewellery in case of default by me / us the whole amount due to Bank in my / our account shall
immediately be paid by me / us if the Bank so requires.
3. That on being called upon by the Bank to maintain such margin as aforesaid I / we fail to do so or
neglect to repay to the Bank on demand such balance of principal, interest and charges as may
then be due to the Bank on the said account or in the event of my / our becoming or being
bankrupt or insolvent or executing any deed of arrangement with creditors), composition or being
in liquidation whichever may first happen or if I / We commit breach of any of the terms or
conditions herein mentioned, if shall be lawful for the Bank forthwith or at any time thereafter and
without any notice to me us (without prejudice to the Bank's right of suit against me / us) either by
public auction or private contract absolutely to sell or otherwise dispose off all or any of the
securities and to apply the net proceed of such sale towards the liquidation of principal and
interest moneys and charges due to the Bank on the said account together with all charges and
expenses which the Bank may incur in selling or attempting to sell at any time the pledged
security or part thereof I / We shall be entitled to raise any objection as to the regularity of the
sale or as to the rate or the time at which the securities may be sold as aforesaid
4. That if the net sum realised by such sale be insufficient to cover the balance then due to the Bank,
the Bank shall be at liberty to apply any other money / moneys in the hands of the Bank standing
to the credit or belonging to me / us or any one of us in or towards payment of the balance for the
time being due to the Bank and in the event of there not being any money / moneys as aforesaid
in the hands of the Bank or in the event of such money / moneys being insufficient for the
discharge in full of such Balance, then forthwith on production to me / us of the account as
ascertained from the books of the Bank signed by the Accountant or other duly authorised officer
of the Bank which will be a sufficient proof for me / us of the correctness thereof without the
production of any other books, vouchers or papers I / we will pay any further balance which may
appear to be due from me / us thereon and on my / our failure to pay on demand such balance
the Bank shall be entitled to recover it from my / our person and my our other property provided
always that nothing herein contained shall be deemed to negative, qualify or otherwise
prejudicially affect the right of the Bank which it is here by expressly agreed the Bank shall have
immediately up on the sum due on the said account becoming payable on demand made by the
Bank to recover from me / us the balance for the time being remaining due from me / us to the
Bank upon the said account not with standing that all or any of the securities may not have been
realised or even proceeded against.

5. That in the event of there being a surplus available after payment of all such principal and interest moneys and all charges and expenses as aforesaid out of the net proceeds of such sale of security as aforesaid shall be lawful for the bank to retain set off or apply the said surplus as far as the same shall extend in or towards payment or liquidation of any other moneys due or to be due from me / us or any one of us whether severally or jointly with any other person or persons, firms or company or the Banks secured or unsecured by way of loans, discounted bills, letters of credit, guarantee charges or of any other demand legal or equitable which the Bank may against me / us or any one of us and whether I / We or any one of us shall become or be adjudicated bankrupt or insolvent or be in liquidation or otherwise.
6. That any surplus of the net proceeds of any such sale as aforesaid after payment of all principal and interest moneys due by me / us or any one of us to the Bank for in respect of this account or otherwise relating there to and all other money's due to the Bank in any other account whatever as aforesaid shall be payable to me / us by the Bank as the case may be when I / We shall or may direct,
7. That the Bank shall be entitled to keep under its line the securities pledged for payment of any other amount owing by me / us or any of us besides the payment of amount due in this account and the Bank shall have authority to sell the securities pledged or any part thereof for payment of the amount due in my/our other account or accounts in the same manner as if the securities were pledged in other accounts.
8. That in case my / our indebtedness to the Bank in this account exceeds the limit granted by the Bank, I / We shall be jointly and severally liable for the excess amount and the securities given shall also be or continue to be liable for the excess amount over and above the said limit.
9. That the security hereby created shall operate as continuing security for the balance of sum to become payable upon the said account opened as aforesaid and the said account is not be considered / exhausted by the reason of the said account being brought to credit at any time or from time to time or of its being drawn upon to the full extent of the said limit if afterwards reopened by payment to credit or if the account continues.
10. That the Bank will always be at liberty to stop making advance at any time without previous notice and without assigning any reason even though the said limit has not been fully availed.
11. That the Bank shall not be responsible or liable for the loss, destruction deterioration or depreciation on account of market fluctuations of the securities deposited by me/us from time to time caused by fire theft robbery or any other reason or cause whatsoever not due to the default or the Bank not shall the Bank be responsible for any damage caused to the said securities by vis-major namely Act of God for example rainfall, flood earthquake or enemy action or executive action of foreign raids, riots civil commotion or any other similar action but my our liability for the debt due to the Bank shall continue and remain enforceable not withstanding such less or damage to the securities deposited.
12. That incidental charges for every half year or part thereof (according to the labour involved) as fixed by the Bank from time to time shall be payable by me / us during the time the account remains in the Bank books
13. That all / Communication notice of demand, notice of sale posted by the bank at the address given by me/us will be effectual if we change my / our address I/ We shall give notice of such change to the Bank. In the absence of such a notice of change the Bank would be absolved of all liability if communications are addressed to me / us at the address registered with the Bank.
14. That it is declared that the Bank is assured that the securities are owned by me / us and no other person has any claim over or against it.
15. That it is declared that the studded in the gold jewellery be not taken into account for the purposes of the valuation of the jewellery and for all other purposes they shall be considered to be of no value.

Yours faithfully

Signature, Name & Address

Date.....

No. 0172

GOLD LOAN TICKET

Address:

Signature of
Custodians

C. No.

No. 0172

GOLD LOAN TICKET

Address:

**Signature of
Custodians**

No. 0171



PORT BLAIR

PORT BLAIR

Branch.....

GOLD LOAN PASS CARD

Date :

Monthly/Qtly/

Half Yearly

Gr. Wt :

No. of Pieces :

[illegible]



Form No. 0209

**ANDAMAN & NICOBAR
STATE COOPERATIVE BANK LTD**

PORT BLAIR
PORT BLAIR

BRANCH

NOMINATION FORM FOR GOLD LOAN

I, Shri / Smti./ Miss

S/o, W/o, D/o, H/o.....

R/o..... hereby nominate

Shri/Smti./Miss.....

S/o, W/o, D/o, H/o.....

aged years, R/o.....

to receive the Gold ornaments pledged by me vide gold loan.....

..... dated..... in the event of my death.

I also attest the signature of the nominee as below:-

Signature of the nominee

Signature of Account Holder

WITNESSESS

1.

2.

Port Blair

Dated.....