Hyderabad,

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APPLICATION
FOR ADVANCES
Against Gold Ornaments

To The Manager
Navabharat Co-operative Urban Bank Ltd.

❑ Plot No. 12, Brindavan Colony, Dr. A.S. Rao Nagar, KAPRA-500 062.
❑ Balaji Nagar, Jawahar Nagar - 500 087.

Dear Sir,

Name and address of the Guarantor-2	
e-mail address	Phone:

Re: Application for Term Loan (TL) and or Overdraft (OD)

Kindly sanction a loan for the purpose mentioned herein. I/We furnish herein the required information. I/We declare that the information furnished herein is true and correct in all respects. I mark herein the category under which my activity falls. I have registered my activity in UDYAM Portal; My MSME Certificate No. is furnished herein. I submit herein the purpose specific information required in the form of a project report or otherwise in the annexure enclosed herein.

I pledge with you the gold ornaments described in detail as security for the loan/overdraft facility applied for. The said ornaments are my bonafide property over which I have rights of pledge and sale. The stones studded in the ornaments are of no consequence. I will repay the loan/OD before due date or on demand which ever is earlier. If I fail to repay the loan within the stipulated period or on demand by you at any time or I fail to pay the margin called for or any other charges from time to time or the interest debited to the loan account, within 30 days from the date of debit, you can either sell the security by public or private sale I agree to pay interest at the rate applicable to the period of my repayment.

I am aware that I am liable to pay stamp duty if any, to the Government; An Account will be classified as NPA if the overdues therein remain unpaid for 90 days and Gold Ornaments pledged to the bank will be auctioned any day after 30 days of an account becoming an NPA. Bank at their descretion, may or may not publish an auction notice in news papers. I will contact the bank in advance to find out the auction schedule to attend, witness and participate in auctions.

❑ **Scheme1:** Repayable in 3 EMIs. ❑ **Scheme2:** Repayable in 2 EQIs. ❑ **Scheme3:** Repayable in 3 EQIs

Applicant Borrower			
Customer Id		TL/OD	
Membership		CASA	
Aadhar		Phone	
PAN		SCST	
GST		Woman	
MSME Certificate		Minorities	

1	Category	
2	Purpose	
3	End Use	

❑	PS11AG	Agriculture – lending to Agriculture.
❑	PS12AGSMF	Small and Marginal Formers for purchase of land for agriculture purposes
❑	PS13AGO	Small farmers with <2 hectares, marginal farmers<1 hectare, land less agricultural labourers, tenant farmers, oral lessees and share - croppers with lands <2 hectares.
❑	PS13AG	Loans > Rs.2,00,000 to Individuals, solely engaged in Allied Activities without land
❑	PS211MEM-SSI	Micro Enterprises – Manufacturing – SSI
❑	PS212 MES-RT	Micro Enterprises- Services - Retail Trade
❑	PS213 MES-WT	Micro Enterprises- Services - Wholesale Trade.
❑	PS214 MES-BE	Micro Enterprises- Services – Business Enterprise
❑	PS215 MES-RTO	Micro Enterprises- Services – Road Transport Operators
❑	PS216 MES-PSE	Micro Enterprises- Services – Professionals and Self Employed
❑	PS217 MES-RE	Micro Enterprises- Services – Real Estate – Construction
❑	PS218 MES-KVIC	Micro Enterprises- Services – Artisans, Village and Cottage Industries - >Rs.1,00,000
❑	PS221 SEM-SSI	Small Enterprises – Manufacturing – SSI

Signature(s) Borrower(s)/Co-obligant(s)/ Guarantor(s)

- ❑ PS222 SES-RT Small Enterprises- Services - Retail Trade
- ❑ PS223 SES-WT Small Enterprises- Services - Wholesale Trade.
- ❑ PS224 SES-BE Small Enterprises- Services – Business Enterprise
- ❑ PS225 SES-RTO Small Enterprises- Services – Road Transport Operators
- ❑ PS226 SES-PSE Small Enterprises- Services – Professionals and Self Employed
- ❑ PS227 SES-RE Small Enterprises- Services – Real Estate – Construction
- ❑ PS231 MeEM-SSI Medium Enterprises – Manufacturing – SSI
- ❑ PS232 MeES-RT Medium Enterprises- Services - Retail Trade
- ❑ PS233 MeES-WT Medium Enterprises- Services - Wholesale Trade.
- ❑ PS234 MeES-BE Medium Enterprises- Services – Business Enterprise
- ❑ PS235 MeES-RTO Medium Enterprises- Services – Road Transport Operators
- ❑ PS236 MeES-PSE Medium Enterprises- Services – Professionals and Self Employed
- ❑ PS237 MeES-RE Medium Enterprises- Services – Real Estate – Construction
- ❑ PS31 ED Education Loans (ELs) < ₹ 20 lakhs to individuals for education, including vocational courses,
- ❑ PS32 ED-RL ELs for Take Over/Repayment of ELs availed from non-institutional lenders (NIL)
- ❑ PS41 HL House Loans (HLs) including Takeover/Repayment of HLs availed from NILs
  4.1.1 Loans to individuals up to ₹35 lakh in metropolitan centres (with population of > 10,00,000 and cost of dwelling unit is <Rs.45,00,000)
  4.1.2. Loans to individuals up to ₹25 lakh in other centres for purchase, construction of a dwelling unit per family (Cost of dwelling unit is <Rs.30,00,00)
- ❑ PS42 HL-R House Loans (HLs) including Takeover/Repayment of HLs availed from NILs for Repairs up to ₹10 lakh in metropolitan centres and up to ₹6 lakh in other centres to damaged dwelling units conforming to the overall cost of the dwelling unit as prescribed.
- ❑ PS51 EC Credit for Exports
- ❑ PS61 SI Credit for Social Infra Structure
- ❑ PS71 RE Credit for Renewable Energy
- ❑ PS81 ODP Other Loans to Distressed Persons > Rs.1,00,000 to prepay debt to NILs
- ❑ NP91 Loans and Overdrafts to other than Priority Sector Categories

Weaker Sections (WS) Category: The advance applied for is qualified to be classified as WS Advance in the category that is selected by ticking.

- ❑ WS01 SMF Small and Marginal Farmers
- ❑ WS02 AVCI Artisans, village and cottage industries with individual credit limits upto Rs.1,00,000
- ❑ WS03 NRLM Beneficiaries under Govt. sponsored Schemes – National Rural livelihood Missions (NRLM); National Urban livelihood Missions (NULM) and Self Employment Scheme for Rehabilitation of Manual Scavengers (SRMS)
- ❑ WS04 SCST Scheduled Castes and Scheduled Tribes
- ❑ WS05 DRI Beneficiaries of Differential Rates of interest
- ❑ WS06 SHG Self Help Groups
- ❑ WS07 DF Distressed farmers indebted to non-institutional lenders
- ❑ WS08 DP Distressed Persons other than farmers with loan amount not exceeding Rs.1,00,000 per borrower to prepay debt to non-institutional lenders
- ❑ WS09 W Individual women beneficiaries up to ₹1 lakh per borrower
- ❑ WS10 PD Persons with disabilities
- ❑ WS11 MCS Minorities: Muslims, Christians, Sikhs
- ❑ NWS12 The advance applied for is not qualified to be classified as WS Advance

List of Equipment (both existing and proposed) (Enclose a separate sheet if necessary)

Sr. No.	Name of Equipment (new / 2nd hand)	Date of acquisition	Name & address of Manufacturer	Name & address of supplier/seller	Price (Rs.)	Electric power required

	FY1	FY2	FY3
Income in Rs.			
GST Turnover in Rs.			
No. of Employees			

TL limit applied for Rs.		Repayable in ___ EMIs/EQIs of Rs.______________ each	
OD Limit applied for Rs		Repayable in ___ years	Due on:

_________________________ _________________________

Signature(s) Borrower(s)/Co-obligant(s)/ Guarantor(s)

Sl. No.	Description of Ornaments	Fine-ness	Gross Wt. gms.	Net Wt. gms.	Value per gm. Rs.	Ornament wise Value	Remarks
		Total			Total		

The description, wights and fineness of gold of the ornaments pledged by me this day as stated above are correct.

Undertaking/Declaration: I/We certify that all information furnished by me/us is true; that I / We have no borrowing arrangements for the unit with any bank; that no legal action has been / is being taken against me/us; that I/We shall furnish all other information that may be required by you in connection with my / our application; that this may also be exchanged by you with any agency you may deem fit and that you, your representatives, representatives of the Reserve Bank of India or any other agency as authorised by you, may, at any time, inspect/ verify our assets, books of account, etc., in our business premises. I/we authorise you to share the details of my/our accounts with CIBIL or any other Credit Information Company.

Applicant's Signature

I certify that I have weighted and valued the ornaments described above and the particulars given by me are correct to the best of my knowledge and information. Value of the stones studded in the jewels is not included in the total value.

Appraiser's Signature

Eligible Advance = Rs.______________ x__________gms. = Rs.______________
(Advance rate per gm.) (Net Weight)

TL sanctioned Rs.____________with interest @ ____ % p.a. Repayable in ___ EMIs/EQIs of Rs.________ each
OD sanctioned Rs.____________with interest @ ____ % p.a. Due on:________________
Inclusive of this sanction, the aggregate liability of the Barrower would be Rs.__________
❑ It being < Rs. 2,00,000 is repayable by bullet payment in 12 months.
❑ It being > < Rs. 2,00,000 is repayable in _________ EMIs/EQIs of Rs.________ each

Signature of Sanctioning Authority

Certified that the Certificate of Gold Ornaments Pledged is issued to the borrower against acknowledgement. **Certified** that the Ornaments pledged are registered in Ornaments Register; Gross wts. tallied; Ornaments are packed, labeled, sealed, signed, round stamp affixed as per Bank's policy; the ornaments packet is kept in safe custody. Certified that the sanction and proposed disbursal is in compliance with all the statutory /regulatory provisions/Bank's Policies; ❑Collected Share Capital Rs.________ and charges for; ❑Processing; ❑Documentation/Stamp duty; ❑ There are no uncollected pre-disbursal dues/charges.

Jt.Custodian 1 **Jt.Custodian 2**

GOLD LOAN AGREEMENT

Gold Loan No.

I____

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____________________________do hereby acknowledge that I have availed a loan of Rs.__________ (Rupees ________________________only) from Navabharat Cooperative Urban Bank Ltd., on________ and agree that the Loan is repayable with interest@___% pa compounded monthly in ___ EMI of Rs.______ each.

2. I herewith pledge the Gold ornaments detailed in the loan application security for the repayment of loan which I hereby solemnly declare that I have all right to pledge and the Bank shall have right of sale in case of default in repayment of the loan as stipulated above, if the proceeds of the sale do not fully meet the loan due by me, its interest or other expenses, I undertake to repay the balance so remaining with interest.
3. I shall use the loan for the purpose stated in the application referred to herein. Whenever called for, I will furnish satisfactory proof of usage of the loan having been so applied falling which I shall be liable to pay at once the whole or part of the loan as the Bank may decide together with all interest due thereon.
4. In the event of my death during this period of operation of my account the Gold ornaments pledged by me or any balance of sale proceeds thereof after meeting all outstandings in my account shall be delivered or paid to Mr/Mrs____________________as my nominee, He/She is my successor, being my family member.
5. I shall be bound by the rules and bye-laws of the Bank that are now in force or hereafter may come into force and the terms thereof shall be deemed to have been incorporated into this agreement.

IN WITNESS WHEREOF, the Parties have executed these presents on the date and as stated in Schedule – I & II hereto
at on

	Customer 1	Customer 2	Bank Officer
Signature			
*N			
**D			

(*in case where the Customer is non-individual/ not signing in person, his designation/capacity) *=Name; **=Designation

Rs:__________ Place: Date:

On Demand I/We, ____________________________________

________________________________Jointly and severally promise to pay Navabharat Co-operative Urban Bank Ltd., HO: Plot 12, Brindavan Clolony, Dr.A.S.Rao Nagar, Kapra, Hyderabad-500062, Branch______________________________

Ranga Reddy Dist. or order the sum of Rs.____________ (Rupees__________________

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only) with Interest on such sum from this date at_____% per annum with monthly rests.

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Signature(s) Borrower(s)/Co-obligant(s)/ Guarantor(s)