

**APPLICATION FOR LOAN / CASH CREDIT ON THE SECURITY OF GOLD JEWELLERY**

Place:

Date:

The Branch Manager  
**INDIAN OVERSEAS BANK**  
..... Branch

JL / AJL No :
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Dear Sir,

**I / We hereby apply for a loan of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_ only). Please take delivery of the under mentioned gold jewellery which are my / our bonafide property and I am / we are entitled to pledge as security for the loan. We have read the other rules and regulations mentioned overleaf and agree to abide with the same.**

Particulars	First Borrower	Joint Borrower
<b>1. PERSONAL INFORMATION</b>		
1.1. Name		
1.2. Father's / Husband Name		
1.3. Gender of Borrower (Male / Female)		
1.4. Date of Birth / Age		
1.5. Occupation		
1.6. Status {Indicate whether SC /S T / BC }		
1.7. Religion		
1.8. Address ( Village / District /Pincode )		
<b>2. MISC INFORMATION ( *if available)</b>		
2.1 * PAN		
2.2 *Passport Number with validity date		
2.3 *Voter ID Card / Ration Card No.		
2.4 *Telephone Number (with STD Code)		
1. Details of Savings Bank Account and Other Accounts including Loan Account if any, held by borrower		

**4.PURPOSE OF LOAN :**

- 4.1 .....
- 4.2 to meet the expenses for the cultivation of \_\_\_\_\_ crop in \_\_\_\_\_ acres of dryland / wetland in Survey No(s) \_\_\_\_\_ in \_\_\_\_\_ village in my / our name or as tenant cultivators.



9. CONDITIONS ON WHICH LOANS / CASH CREDIT ARE ADVANCED ON THE SECURITY OF ORNAMENTS AND JEWELLERY PLEDGED WITH THE BANK

<p>9.1 I / We agree to pay interest at the rate of _____ % per annum which is .....% per annum over and above the Base rate of the Bank with quarterly / half yearly rests. I / we further agree that the above rate of interest may be changed / revised by the Bank without any intimation or notice to me /us.</p> <p>9.2 I/We agree to repay the loan within a period of _____ months or earlier as and when demanded by the Bank.</p> <p>9.3 Failure on my / our part to repay the loan, with interest within _____ months or earlier as demanded by the Bank, will entitle the Bank to sell the whole or part of the Jewellery pledged in order to realise its dues even without any intimation / notice to me / us.</p> <p>9.4 The Jewellery pledged to the Bank shall be continuing security for all my / our present and future indebtedness and liabilities either solely or jointly with other persons <b>in what so ever capacity either as borrower or guarantor</b> at any office of the Bank.</p> <p>9.5 I / We shall be personally liable for repayment of any expenses / losses incurred by the bank in connection with the loan and the Jewellery pledged herein shall be security for the same.</p> <p>9.6 Letters / Notices despatched by the Bank in my / our above address or in the revised address if any intimated by me / us to the Bank shall be deemed to have been received by me / us.</p> <p>9.7 I / We accept that the Ornaments and Jewellery pledged with the Bank shall be kept at my / our risk in Bank's ordinary safes and the Bank is not liable for any damage to articles by reason of accident.</p> <p>9.8 I / We understand that delivery of jewellery can be obtained only on payment in full of principal, interest and costs.</p> <p>9.9 I / We will abide by the rules and norms of the Kisan Credit Card when the limit is sanctioned as cash credit by the Bank.</p> <p>9.10 i / We know that the rules of the Bank for the time being relating to the pledge of jewels shall be binding on me / us.</p> <p>Date: _____</p> <p style="text-align: right;">SIGNATURE OF BORROWER(S)</p>	<div style="border: 1px solid black; height: 150px; width: 100%;"></div> <p>Photograph of borrower(s) if illiterate</p> <p>First borrower</p> <div style="border: 1px solid black; height: 150px; width: 100%;"></div> <p>Joint borrower</p>
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**10. BORROWER'S ACKNOWLEDGMENT**

<b>INDIAN OVERSEAS BANK , Branch :.....</b>	
<b>JL / AJL No:</b>	<b>Borrower's Name:</b>
<b>Part: I ACKNOWLEDGEMENT FOR RECEIPT OF GOLD JEWELLERY PLEDGED.</b>	
<b>RECEIVED gold ornaments mentioned herein Serial number: 5</b>	
<b>( Schedule of Gold Jewellery Pledged ) and the items are complete and in order.</b>	
<b>Date:</b>	<b>Signature of BORROWER(S)</b>
<b>Part: II For Branch Use</b>	
<b>Confirmation of return of Gold Jewellery Pledged</b>	
<b>i. Number of Jewel pieces</b>	_____
<b>ii. Total Gross Weight (gms)</b>	_____
<b>iii. Account Closed on</b>	_____
<b>iv Borrower's copy of Jewel Loan Card bearing the number _____ received.</b>	
<b>Signature of the AUTHORISED OFFICIAL</b>	
<b>Date:</b>	