The Hyderabad Agricultural Debtors Relief Rules, 1957

MAHARASHTRA India

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Rule

THE-HYDERABAD-AGRICULTURAL-DEBTORS-RELIEF-RULES-1957 of 1957

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The Hyderabad Agricultural Debtors Relief Rules, 1957Published vide Notification G. N., I & C.D., No. ADR (2) 1057-C, dated 20.4.1957, in Bombay Government Gazette, Part 4B, page 1073, dated 2.5.1957In exercise of the powers conferred by section 64 of the Hyderabad Agricultural Debtors Relief Act, 1956, the Government of Bombay is pleased to make the following rules.

1. Short title.

- These rules may be called the Hyderabad Agricultural Debtors Relief Rules, 1957.

2. Definition.

- In these rules, unless there is anything repugnant in the subject or context, -(i)"Form" means the Hyderabad Agricultural Debtors Relief Act, 1956;(ii)"Code" means the Code of Civil Procedure, 1908;(iii)"Form" means a form appended to these rules;(iv)"Government" means the Government of Bombay;(v)"Section" means a section of the Act;(vi)Words and expressions used in the Act and not defined in these rules shall have the meanings assigned to them in the Act.

3. Financing of crops for other purposes.

- The other purposes, for which loans may be advanced for the "financing of crops" within the meaning of clause (7) of section 2, shall be -(i)Labour charges;(ii)Transport charges;(iii)Purchase of fodder;(iv)Intercultivating;(v)Threshing;(vi)Hire or purchase of plough; cattle and agricultural implements;(vii)Maintenance of the debtor and his dependants and of his cattle and repairs to

agricultural implements; (viii) Current expenses of running agricultural machinery, e.g., pumps or engines, including fuel charges; and such other purpose in respect of any particular area in any particular year as may have been certified by Government to be necessary for the purpose of raising or harvesting any crop in that year.

4. Seasonal finance.

- The purposes, advancing of loans for which shall be "seasonal finance" within the meaning of clause (13) of section 2, shall be -(i)Raising of crops during the ploughing season or later, ploughing, sowing, harrowing, weeding, harvesting, purchase of seeds and manure;(ii)Labour charges;(iii)Transport charges;(iv)Purchase of fodder;(v)Intercultivating;(vi)Threshing;(vii)Hire or purchase of plough cattle and agricultural implements;(viii)Maintenance of the debtor and his dependants and of his cattle and repairs to agricultural implements;(ix)Current expenses of running agricultural machinery, e.g., pumps or engines, including fuel charges.

5. Applications under sub-section (1) of section 4 and sub-section (1) of section 8.

- Applications under sub-section (1) of section 4 shall be in Forms No. 1 and 2 and applications under sub-section (1) of section 8 shall be in Form No. 3. They shall be presented to the Court during office hours by the applicants personally or shall be sent by registered post addressed to the Court and shall be received by the Civil Judge or by such person as may be authorised by him to receive them.

6. Manner of publication of general notice under section 15.

- The general notice under clause (b) of section 15 shall be published by affixing copies of it at the offices of the Court concerned and of the Mamlatdars or Mahalkaris of the talukas or petas concerned. Such notice shall state that the list of debtors, who have made applications for adjustment of debts or against whom applications have been made, will be available for inspection at all reasonable times in the Court.

7. Form of statement under section 1.

- The statement which a debtor or creditor is required to submit under section 15 shall be in Form No. 4 or 5 as the case may be.

8. Manner of determining the value of debtor's property under sub-section (1) of section 29.

- (i) For the purposes of sub-section (1) of section 29, the value of the debtor's movable and immovable property shall be determined by the Court in the manner specified in this rule.(ii)Immovable property. - The Court shall determine the value of any immovable property by

taking into consideration -(a)the bona fide sales and leases of the property in question during the preceding twelve years; (b)the bona fide sales and leases of similar properties in the neighbourhood during the preceding twelve years; and(c)the valuation of the property in question made by the Land Valuation Officers appointed by Government in this behalf.(iii)Movable property. - The Court shall determine the value of movable property by taking into consideration the valuation of the property in question made by the Land Valuation Officers appointed by Government in this behalf and also by questioning the parties concerned and by making such other inquiries as it may think fit.(iv)The Land Valuation Officers appointed by Government may be appointed by the Court as Commissioners under Order XXVI in Schedule I to the Code of Civil Procedure, 1908, for the purpose of making an inquiry for determination of the value of debtor's movable and immovable property.

9. Manner of determining the market value of debtors' property under subsection (4) of section 29.

- For the purposes of sub-section (4) of section 29, the market value of the debtor's lands, which under any law for the time being in force, are not transferable or alienable except with the previous sanction of the Collector or the State Government shall be determined by the Court by taking into consideration-(a)the bona fide sales and leases of the lands in question during the preceding 12 years, if any; and(b)the bona fide sales and leases of similar lands in the neighbourhood during the preceding 12 years, and after ascertaining the valuation of the lands in question from the Mamlatdar of the taluka or the Mahalkari of the peta concerned.

10. Forms of award.

- (i) The award under section 32 shall be in Form No. 6 and the award under sub-section (2) of section 33 shall be in Form No. 7.(ii) The Court shall send a copy of the award passed under sub-section (2) of section 33 to the Primary Land Mortgage Bank concerned or the Bombay Provincial Co-operative Land Mortgage Bank Ltd., as the case may be.

11. Certification of Court under proviso to section 33(4).

(1)An application for a certificate of the Court under the proviso to sub-section (4) of section 33 shall be in Form 8 and shall be presented by the Manager of the Primary Land Mortgage Bank or of the Bombay Provincial Co-operative Land Mortgage Bank Limited, as the case may be, to the Court concerned during the office hours personally or sent by registered post addressed to the Court. Every such application shall be received by the Civil Judge or by such person as may be authorised in this behalf by him to receive it.(2)On receipt of such application the Court shall, after making such inquiry as it deems fit, issue the requisite certificate in favour of the Bank.

12. Application under clause (i), sub-section (3) of section 38.

- Application under clause (i) of sub-section (3) of section 38 shall be in Form No. 9.

13. Procedure when a debtor's property is ordered to be sold under section 41 or sub-section (2) of section 55.

- (i) Every sale of property, whether movable or immovable, under section 41 or sub-section (2) of section 55 shall be held by an officer of the Court in accordance with the procedure laid down for the sale of such property under the Code.(ii)A certificate in Form No. 10 shall be issued to the purchaser of property by the officer conducting the sale under this rule.

14. Recovery of court-fees.

- The court-fees payable under sub-section (1) of section 45 shall be recovered as arrears of land revenue.

15. Form of Register of Debt Adjustment Awards and Index.

- The Register of Debt Adjustment Awards in the form of a file book with numbered butts in Form 11 and an Index relating thereto in Forms 12 and 13 shall be kept in all registration offices.

16.

Particulars to be included in the memorandum to be sent by the Court to the Sub-Registrar or Registrar, as the case may be, under section 49 shall be in Form 14 and shall be endorsed on the certified copy of the award sent for registration under the said section 49.

17. Procedure in Code to be followed generally.

- In respect of any matter for which no provision is made in the Act or these rules, the procedure laid down in the Code shall, so far as may be, be followed by the Court in the proceedings before it.

18. Conditions subject to which authorised persons may advance loans.

- The authority under section 63 to any person to advance loans to debtors who are parties to any proceedings under the Act or in respect of whose debts an adjustment has been made under the Act (hereinafter referred to in this rule as the authorised person), shall be in Form No. 15. It shall not be granted except on the following conditions:(i)Purposes for which advances may be made and maximum limits of such advances. - The authorised persons shall not advance loans to any debtor except for the purpose of seasonal finance not exceeding the maximum limits which the Collector has fixed in this behalf under rule 19. The authorised person shall not knowingly advance any loan to any debtor who had previously taken a loan from another authorised person unless such previous

loan has been fully paid or unless he (the authorised person) agrees to discharge the liability of the debtor in respect of such previous loan.(ii)Authorised person not to withhold permission for sale of crops or produce. - The authorised person shall not unreasonably withhold permission required by a debtor under sub-section (1) of section 62 for sale of the standing crops or the produce of his land and if the authorised person himself buys the crops or produce he shall pay the debtor the price thereof at the market rate. (iii) Duty of authorised person to maintain and furnish accounts. - (a) The authorised person shall keep regularly in Form No. 16 a separate account of each loan advanced to a debtor: Provided that, where the loans to any debtor are advanced on a current account, the authorised person may keep one account of all transactions relating to such loans. Explanation. - For the purposes of this clause the term "current account" includes, in the case of banks, accounts relating to overdrafts, cash credits and pronote accounts, which are maintained in the form of current accounts.(b)The authorised person shall, within one month after the expiry of every year supply every debtor a full and correct statement of accounts signed by him or his agent. Such statement of accounts shall show all transactions entered into during the year and the balance outstanding on account of each loan on such date as Government may prescribe either generally or for a particular area and shall contain particulars as in Form No. 17: Provided that, where the loans are advanced on a current account, it shall be sufficient to furnish particulars of the balance due on the whole of such account on the prescribed date. In the case of banks, the requirements of this clause shall be deemed to have been complied with if a full statement of accounts has been supplied to the debtor by means of a pass-book or otherwise from time to time throughout the year and intimation is given within one month after the expiry of the year of the amount of the balance remaining due on the prescribed date.(c)The statement of accounts shall be furnished to the debtors by registered post and an acknowledgement obtained thereof at the cost of the authorised person.(iv)Rate and calculation of interest. - (a) The authorised person shall not charge or recover interest at a rate higher than the rate notified by Government under rule 20.(b)If any repayment is made in respect of a loan, interest on such loan shall be calculated up to the date of such repayment; and if the loan or any part of it is outstanding, interest shall thereafter be calculated only on the balance of the principal still outstanding.(v)Inspection of accounts to be allowed. - The authorised person, unless specially exempted by Government, shall allow such officer as may be appointed in this behalf by Government to inspect the account maintained by him.(vi)Penalty for non-compliance with conditions mentioned in this rule. - Government may in its discretion cancel the authority granted by it for breach of any of the foregoing conditions or for any other reason.

19. Collector to fix maximum limits upon which advance may be made.

- The Collector shall, by notification in the Official Gazette , fix maximum limits up to which persons authorised under section 63 may advance loans to debtors, who are parties to any proceedings under the Act or in respect of whose debts an adjustment has been made under the Act for seasonal finance once a year. Such limits shall come into force from the 1st day of the month next to that in which the notification is published by the Collector and shall remain in force till the end of the month in which a fresh notification is published by the Collector in the next year. Such limits may be fixed separately for different crops and for different areas, having regard to the seasons and nature and productivity of crops.

20. Government to fix maximum rates of interest.

2. The amount and particulars of all debts due from me (including those mentioned in section 3) are as follows:-

Serial No. of debt	Full name, residence and full address of thecreditor		*History of each debt with particulars of theoriginal principal and rate of interest chargeable	Particulars of debts for which the debtor isliable as surety, joint surety or joint debtor	Remarks	
Principal	Interest	Total claimed by the creditor	Amount, if any admitted by the debtor	Amount of debt	Nature of liability	Full names and addresses of the debtors, jointsureties of joint debtors
1	2	3	4	5	6	

3. The particulars of my property including claims due to me are as follows

(a)Immovable property (including property situate outside the State of Bombay):-

Specification of the property with boundaries,who necessary	tne Village	Nature of tenure	Annual Income derived	Market value	Details of any attachment, mortgage, lien orcharge subsisting thereon	Full names and addresses of the co-shares of thedebtor, if any	
Survey No.	Area in acres	Government assessment					
1	2	3	4	5	6	7	8

Lands....Houses

••••

(b)Mo	vable	nro	nerty ((inc	ludin	g cas	th)
(D)MIO	vabic	pro	perty	(1110.	iuuiii	g ca	,,,

Serial	Description	Estimated	Places where it may	Details of any pledge, charge or	Domoniza
No.	Description	value	be found	lien thereon	Kemarks
1	2	3	4	5	6

(c)Claims due

Full name and address of the person from whom theclaim is due		Particulars of the claims including date of commencement, rate of interest, whether secured and if so, how, etc.	Nature of the documents evidencing the claim andin whose possession	Remarks
Principal	Interest			
1	2	3	4	5

4. Particulars of property of the nature mentioned in paragraph 3 transferred or encumbered are as follows:-

Description of property	Nature of transfer or encumbrance	To whom transferred or mortgaged, etc. (Full nameand address of such person)	Date of transfer or encumbrance	Remarks
1	2	3	4	5

5. I hereby declare that all debts which are due, or which to my knowledge any person claims to be due from me and all my properties have been included in the above statements.

The Hyderabad Agricultural Debtors Relief Rules, 1957 Act, 1956, I,...., son of resident of I, taluka..... hereby apply for the adjustment of my claims against, who is my debtor. 2. The particulars of my claims are as follows:-*History of each debt, Names and addresses Name and Amount of Whether with particulars of of other creditors, so full address debt secured and Remarks theoriginal principal and far asthey are known of the debtor claimed if so, how rate of interest charged to the applicant Principal Interest (1) (2)(3)(4) (6)(5)3. The particulars of the debtor's property including the property situate outside the State of Bombay, so far as they are known to me are as follows:-(a)Immovable property:-Particulars of any mortgage, lien or Area of extent of Assessment Value Remarks Description share charge 6 1 2 3 4 5 (b) Moveable property. Description Value Applicant's charge on the same, if any Remarks 2 1 3 4 (c)Particulars of other income, if any.Dated.......19......Signature of the ApplicantVerified that the contents of paragraphare true upon the personal knowledge of, and those in paragraph upon information received and believed to be true by the undersigned.Dated......19......Signature of the Applicant*Note. - If the principal of any of the debts shown in column 2 of the statement in paragraph 2 includes any arrears of interest which have been added when a bond has been renewed or any additional loan has been taken, the following information (so far as it is known to the creditor) should be given separately with reference in the margin to the debts in column 2The date when the debt was first incurred, the amount of the original principal, the approximate dates and the conditions on which the bond was renewed or the additional loan taken, the rate of interest stipulated in each bond, the amounts paid from time to time and any other facts. Form 3(See Rule 5) Form of Application by a DebtorCreditor under section 8 (1) for recording a settlement.

To,The Court of the Munsiff/ Subordinate Judge/ Judge of the City Civil Court. Under section 8(1) of the Hyderabad Agricultural Debtors Relief Act, 1956, I...... son of resident of, talukahereby apply that the settlement in respect of my| DebtsClaims| arrived at between the

parties mentioned below

on.....be recorded and certified under section 8(3) of the said Act.

2. The particulars regarding the settlement are as follows:-

Parties to settlement	Amount of debt claimed due by the creditors	Amount for which the settlement is reached	Instalments in which the amount is to be paid and priority among the creditors, if any	Particulars of the property of the debtorrelating to the settlement with details of any charge, lien ormortgage thereon	Remarks	
Names and	Names and					
address of	addresses of					
the debtor	the creditors					
(1)	(2)	(3)	(4)	(5)	(6)	
Dated	19					
Signature of	the Applicant.	DebtsCreditor				
Verified that	the contents of	paragraph 2, co	lumns are true	upon the personal know	ledge of,	
and those of p	oaragraph 2, co	lumns	upon informatio	n received and believed	to be true	
by the undersigned.Dated19						
Signature of the Applicant. DebtsCreditor						
Form 4(See r	ule 7)Statemen	t required to be	submitted by a debto	r under section 15 of the	e	

1. Amount and particulars to be submitted by a debtor under section 15 of the Hyderabad Agricultural Debtors Relief Act, 1956 (including those mentioned in section 3 of the Act)-

Serial No. of debt	Full name, residence and full address of thecreditor		*History of each debt with particulars of theoriginal principal and rate of interest chargeable	Particulars of debts for which the debtor isliable as surety, joint surety or joint debtor	Remarks	
Principal	Interest	Total claimed by the creditor	Amount, if any admitted by the debtor	Amount of debt	Nature of liability	Full names and addresses of the debtors, jointsureties of joint

Hyderabad Agricultural Debtors Relief Act, 1956

debtors

6

6 1 2 3 4 5

2. Particulars of debtor's property including claims due to the debtor

(a)Immovable property (including property situate outside the State of Bombay)

Specification of the property with boundaries,wh necessary	tne Village	Nature of tenure	Annual Income derived	Market value	Details of any attachment, mortgage, lien orcharge subsisting thereon	Full names and addresses of the co-shares of thedebtor, if any	Remarks
Survey No.	Area in acres	Government assessment					
1	2	3	4	5	6	7	8
LandsHouse	es						
••••							
(b)Movable pr	operty (in	cluding cash) :	-				
Serial No.	ription Es [.] val		aces where found	e it may	Details of any plien thereon	oledge, charge	or Remarks

5

(c)Claims due :-

2

3

1

			Nature of the	
Full name and		Particulars of the claims including	documents	
address of the person	Amount	date ofcommencement, rate of	evidencing	Remarks
from whom the claim	due	interest, whether secured and if so,	the claim	Kemarks
is due		how,etc.	andin whose	
			possession	
Principal	Interest			
1	2	3	4	5

3. Particulars of property of the nature mentioned in paragraph 2 transferred or encumbered:-

Description of property	Nature of transfer or encumbrance	To whom transferred or mortgaged, etc. (Full nameand address of such person)	Date of transfer or encumbrance	Remarks
1	2	3	4	5

Signature of Debtor.*Note. - If the principal of any of the debts shown in column 3 of the statement in paragraph I includes any arrears of interest which have been added when a bond has been renewed or any additional loan has been taken, the following information (so far as it is known to the debtor) should be given separately with references in the margin, to the serial numbers of the debts in column 3:-The date when the debt was first incurred, the amount of the original principal, the approximate dates and the conditions on which the bond was renewed or the additional loan taken, the rate of interest stipulated in each bond, the amounts paid from time to time and any other facts. Form 5(See rule 7)Statement required to be submitted by a creditor under section 15 of the Hyderabad Agricultural Debtors' Relief Act, 1956.

1. Particulars of creditor's claims:-

Name and	Amount of	Whathar	*History of each debt,	Names and addresses	
			with particulars of	of other creditors, so	n
full address	debt	secured and	theoriginal principal and	far asthey are known	Remarks
of the debtor	claimed	if so, how	rate of interest charged	to the applicant	
Principal	Interest				
(1)	(2)	(3)	(4)	(5)	(6)

2. Particulars of debtor's property including property situate outside the State of Bombay so far as they are known to the creditor:-

(a)Immovable property:-

Description	Area of extent of share	Assessment	Value	Particulars of any mortgage, lien or charge	Remarks
1	2	3	4	5	6

(b) Moveable property:-

Description Value Applicant's charge on the same, if any Remarks

1 2 3 4

CourtWhereas, on an application made under the Hyderabad Agricultural Debtors Relief Act, 1956, for the adjustment of debts of the debtor described in Schedule A, this Court has determined under the provisions of the said Act, the amounts payable to the creditors described in the said Schedule A.

2. It is hereby ordered under section 32 of the said Act as under:

3. It is hereby declared by the Court under section 28(2) of the Act that alienations of properties bearing Nos......in Schedule B and incumbrances on properties bearing Nos......in the said Schedule B shall be void.

Munsiff/Subordinate JudgeJudge of the City Court.

Dated....... 19.....Note. - In Schedule A in column 8, the amounts in respect of which a charge is kept should be entered separately according to each serial number of the properties described in Schedule B. In Schedule B properties on which charges are kept, properties, the possession of which is ordered to be delivered, properties which are liable to be sold and properties, the alienation of and encumbrances on which, are declared to be void should be described in different serial numbers.

A

Name and address of the debtor	Names and addresses of the creditors, arranged inorder of priority mentioned in section 32(2)(iii) including thosecreditors who are mentioned in section 3	Amount of debt (secured or unsecured) originallyclaimed due by the creditor	Amount of debt as scaled down by the Court undersection 31 or otherwise made payable under the provisions of theAct
Serial No.	Name and address of the creditor	r Amount	Rate of interest at which further interest shallbe payable

3

Costs	Court-fees	Amounts in column 4, how payable	Amount in respect of which a charge is kept	Remarks			
Amount	Names of parties who have to pay	Amount	Names of parties who have to pay and the manner of payment	In how many instalment	Amount of each instalments	When payable	Total in words and figures
Year	Month						
5	6	7	8	9			

В

1

(a)Immovable properties:-

2

	Specification of			Details of any	
	properties with	Names of	Nature of	encumbrance, lien,	
Serial No.	boundaries	villages with	debtor's	mortgage orcharge	Remarks
	wherenecessary (Lands	Survey Nos. etc.	right	already subsisting	
	or Houses)			thereon	
Survey					
Nos. and	Area in acres	Assessment			
Pot Hissa					
1	2	3	4	5	6

(b) Movable properties:-

Serial	Decemination	Places where it may	Details of any mortgage, charge, or lien	Remarks
No	Description	Places where it may be found	alreadysubsisting thereon	Remarks
1	2	3	4	5

	•	as, the said debtor has not paid th		•
	-	he Court and has not produced the	_	
	•	cted under sub-section (2) of sect		
(a) the	[Primary Land Mortgage Bank]	[Name of Bank, if any.	.][Bombay
Provin	cial Co-operative	Land Mortgage Bank Ltd.,] [To b	e retained only if there	is no Primary Land
Mortga	age Bank in the a	rea.] at[] [Name of pl	ace where Bank is situa	ate.]shall pay the
said cr	editor(s) in cash	the amount		
of debt	as finally scaled	down under section 31 or section	33(1), as the case may	be, or if the
credito	r(s) so desire/de	sires, issue to him/them bonds iss	sued by the Bombay Pr	ovincial
Co-ope	erative Land Mor	tgage Bank Ltd., and guaranteed l	by the State Governmen	nt, in full satisfaction
of all tl	ne debts due to hi	im/them from the said debtor;(b)	the said debtor shall pa	ay to the said Bank a
			_	*
		to time in that behalf, under sub-		•
		the said Bank pays the creditor(s)		
the dat	e on which the b	ond(s) is/are issued, as the case m	nay be, till the amount o	of the debt is paid in
] [Here mention nu	•	_
-		each, the first instalme		
		and Rss		
_	*	the said debtor, described in colu		
		said Bank until all the instalment		•
paid u				•
	•	JudgeJudge of the City Court.		
	•	suages auge of the enty establish		
Sche	edule 3			
	1		D 1.1 1.6 II	
Serial	Name and	Amount of debt as finally	Description and full	
No.	address of the	determined by the Courtto be	particulars of all thei	
	creditor	payable to each creditor	property of the debto	or
1	2	3	4	5
Form 8	3(See rule 11)To,T	The Munsiff/ Subordinate Judge/	Judge of the City Civil	Court.Under the
proviso	to sub-section (4) of section 33 of the Hyderabad	Agricultural	
		6, I Manager, [P		Bank] [Name of
		rovincial Co-operative Land Mort		
		ery of sums due under award mad		
		of 19of the Court of Mun		
_	_	The particulars of sums are as fo		syduage of the city
		of the debtor Amount of award		
	ana ran address (
1		2	3	

Manager, [.....Primary Land Mortgage Bank] [Name of Bank, if any.]Bombay

Provincial Co-operative Land Mortgage Bank Ltd.,

	19 court.Under cl	-				•			υ,	O
•	elief Act, 1956,						-		_	
	of award No									
								-	•	
	th of									o be para
	Signat									SaleThis i
	nat									
•	the day of			-						
or sub-sect	ion (2) of sect	ion 55 c	of the Hydera	ıbad Agr	icultural Deb	otors l	Reli	ief Act,	1956.Off	icer
	the saleForm		•	O						
Space for b	oinding Serial	No. of	award Space	e on butt	for pasting p	oage				
1	2		3		. 0.	. 0				
	_		J							
Form 12(Se	20 mile 15)									
101111 12(50	ce ruie 15)									Serial
										No.,
Name of	Place of	Name(ice(s) of	Situation	of	Da	te of	Date of	volume
debtor	residence	credito	or(s) res	sidence	property		aw	ard	filing	and
										page
1	0	0	4		_		6		7	8
1	2	3	4		5		O		7	0
E										
Form 13(Se										
Amount	Survey No.								Serial	
or value of	and		Assessment	Name	Names(s)	Data	c	Date	No.,	
award or	sub-division	Area	of judi when	ı of	of	Date		of	volume	Remarks
amount	No. and		given	debtor	creditor(s)	awa	ra	filing	and	
involved	House No.,								page	
	ifany									
1	2	3	4	5	6	7		8	9	10
Form 14(Se	ee rule 16)									
Forwarded	l with complin	nents to	the Sub - R	.egistrarI	Registrar of	•••••	••••	•••••	under s	ection 49
of the										
Hyderabad	Agricultural 1	Debtors	Relief Act, 1	956.Plac	eM	unsif	f/S	ubordi	nate Judg	e/Judge
of the City	Civil Court.Da	ıte	Form 15	(See rule	e 18)Authorit	ty to a	adv	ance lo	ans to de	btorsIn
exercise of	the powers co	nferred	by sub-secti	on (1) of	section 63 of	f the 1	Hyo	deraba	d Agricult	ural
Debtors Re	Debtors Relief Act, 1956 (Hyderabad No. XVI of 1956), the Government of Bombay is hereby									
pleased to	authorise [•••••] [Here i	nsert the	name and a	ddres	ss o	f the in	idividual,	joint
stock comp	oany or other a	ssociat	ion to be aut	horized.]	(hereinafter	refe	rrec	l to as	the autho	rised
-	advance loans			_		_		der the	e said Act	or in
respect of whose debts an adjustment has been made under the said Act.										

- 2. This authority shall be in force in the following local areas:-
- 3. The authority shall remain in force from.....to.....(both days inclusive).
- 4. This authority is granted subject to the following conditions, namely: -

(i) Purposes for which advances may be made and maximum limits of such advances. - The authorised person shall not advance loans to any debtor except for the purpose of seasonal finance not exceeding the maximum limits which the Collector has fixed in this behalf under rule 19.The authorised person shall not knowingly advance any loan to any debtor who had previously taken a loan from another authorised person unless such previous loan has been fully paid or unless he (the authorised person) agree to discharge the liability of the debtor in respect of such previous loan.(ii)Authorised person not to withhold permission for sale of crops or produce. - The authorised person shall not unreasonably withhold permission required by a debtor under sub-section (1) of section 62 for sale of the standing crops or the produce of his land and if the authorised person himself buys the crops or produce he shall pay the debtor the price thereof at the market rate.(iii)Duty of authorised person to maintain and furnish accounts. - (a) The authorised person shall keep regularly in Form No. 16 a separate account of each loan advance to a debtor: Provided that, where the loans to any debtor are advanced on a current account, the authorised person may keep one account of all transactions relating to such loans. Explanation. - For the purposes of this clause, the term "current account" includes, in the case of banks, accounts relating to overdrafts, cash credits and pronote accounts, which are maintained in the form of current accounts.(b)The authorised person shall, within one month after expiry of every year, supply every debtor a full and correct statement of accounts signed by him or his agent. Such statement of accounts shall show all transactions entered into during the year and the balance outstanding on account of each loan on such date as Government may prescribe either generally or for any particular area and shall contain particulars as in Form No. 17: Provided that, where the loans are advanced on a current account, it shall be sufficient to furnish particulars of the balance due on the whole of such account on the prescribed date. In the case of banks, the requirements of this clause shall be deemed to have been complied with if a full statement of accounts has been supplied to the debtor by means of a pass-book or otherwise from time to time throughout the year and intimation is given within one month after the expiry of the year of the amount of the balance remaining due on the prescribed date.(c)The statement of accounts shall be furnished to the debtor, by registered post and an acknowledgement obtained thereof at the cost of the authorised person.(iv)Rate and calculation of interest. -(a)The authorised person shall not charge or recover interest at a rate higher than the rate notified by Government under rule 16.(b)If any repayment is made in respect of a loan, interest on such loan shall be calculated up to the date of such repayment, and if the loan or any part of it is still outstanding, interest shall thereafter be calculated only on the balance of the principal still outstanding.(v)Inspection of accounts to be allowed. - The authorised person, unless specially exempted by Government, shall allow such officer as may be appointed in this behalf by Government to inspect the accounts maintained by him.(vi)Penalty for non-compliance with conditions mentioned in this rule. - Government may, in its discretion cancel the authority granted

by it for breach of any of the foregoing conditions or for any other reason.Dated...........19........Secretary to GovernmentForm 16(See rule 18 and Form 15)Loan account of.............son of........ residence.....Date as at which account is made up:-

Serial No.	Date of advancing loan	Principal or balance of principal if brought overfrom previous year	Rate of interest	Date of repayment	Payment credited towards	Remarks
Principal	Interest					
1	2	3	4	5	6	7

Total repayment towards the loan during the year...Balance, if any, at the end of the year....Form 17(See rule 18 and Form 15)Loan account of son of residence for the year ending on............Rate of interest -

		Principal amount of loan	Payment	Balance	
Serial No.	Date of	or balance of principalif	interest if any,	credited during	outstanding
of loan	loan	brought over from	brought	the year	at the end of
		previous year	forward	towards	the year
Principal	Interest	Principal	Interest		
1	2	3	4	5	6

Total for all loans outstanding against the debtor. Dated....... 19....... Signature of Creditor or Agent