

From,

Phone

**Manager
K.S.F.E Ltd.,
Sreekariyam.**

ଶିଳ୍ପିମାନଙ୍କ ଦେଖିଲୁ ଯାଏନ୍ତି କିମ୍ବା କିମ୍ବା କିମ୍ବା

ପାଇଁ ନାହିଁ ରୋ ନାହିଁ ଛାଇସାଇସ ଲାଗାଏ ଯା କେବଳ ପାଇଁ ପାଇଁ ପାଇଁ

എന്ന് വിശ്വസ്തതയുണ്ട്,

Place :
Date

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From

To

The Kerala State Financial Enterprises Ltd.

Sir,

Sub:Branch Chitty/Loan No.furnishing of company FD as security -authorising to note Company's lien and to close the FD prematurely to clear the default-reg.

I intend to draw the prize money/avail the loan of the above chitty/ Loan offering the security of Fixed Deposit/ Short Term Deposit of KSFE for a sum of ₹.....inBranch for a period of I herein enclose the Fixed Deposit Receipt/Short Term Deposit Receipt No. dated..... of the above Branch in my name.....for acceptance as security towards the future liability in the above Chitty/Loan. I hereby agree to remit the monthly instalments of the above Chitty/Loan on its due date failing which the.....Branch of the Company is authorised to prematurely close the above Fixed Deposit/Short Term Deposit and transfer the proceeds to clear the dues in the Chitty/Loan

I authorise you to note lien on the FD in favour of the Kerala State Financial Enterprises Limited.....Branch. I request you to please disburse the prize money/loan amount of the said chitty/ loan accepting the above Fixed Deposit Receipt/Short Term Deposit Receipt as security

Yours faithfully

Place:.....

Date:.....



The Kerala State Financial Enterprises Limited

(A Government of Kerala Undertaking)
Regd. Office : "BHADRATHA", P. B. No. 510, Museum Road, Thrissur- 680 020
CIN:U65923KL1969GC002249

KSFE

APPLICATION FOR DEPOSITS

To,

The Kerala State Financial Enterprises Limited

Place.....

Date.....

Dear Sirs,

I/We desire to place with you a sum of ₹.....(Rupees.....) for a period of.....at the rate of.....% interest per annum. I/We remit herewith a sum of ₹.....(Rupees.....) by Cash/Draft No.....Dt.....on.....(Name of the Bank)/by transfer credit from.....
 The fixed deposit receipt may be issued in my/our joint names payable to me/us jointly either or survivor/former or survivor on surrendering the Deposit Receipt duly discharged.

I/We declare that I/We have read the Deposit Account Rules of the Company given other reverse of the application and I/We accept them.

I/We request that the Monthly/Quarterly/Half Yearly Interest may be paid to me/us by cheque / transferred to my/our Sugama Account No.....With you.

Details of the Nominee

Name, Address:

Relationship & Age

Strike out if applicable

Introduced/Canvassed by:

Name & Address :

Signature:

Goncalo
Yours faithfully,
Signature/s Applicant/s

Full Name (in block letters)

Postal Address (with pincode)

Date of Birth:.....

PAN No.:.....Telephone No.:.....

Specimen Signature 1. *Goncalo*

2. *Goncalo*

3. *Goncalo*

(FOR OFFICE USE ONLY)

F.D.R. No.

Date of Deposit.....

Date of Maturity.....

Asst. Manager/Manager

(For Rule see Overleaf)
(P.T.O)

DEPOSIT ACCOUNT RULES

1. Deposits will be accepted for a minimum period of 12 months for a sum of ₹ 500/- and above in multiples of hundreds.
2. Application in the prescribed form duly filled by the depositor/s shall be furnished to the Company at the time of making the deposit.
3. Deposits are accepted from individuals and also in joint names of two persons, firms and Companies.
4. Interest will be allowed on the deposits at the following rates:

Period of Deposit	Rate of interest per annum
1 Year and upto 3 years

5. Income Tax will be deducted at source from the interest as per provisions of the Income Tax Act from time to time.
6. Interest is payable quarterly/half yearly/yearly according to the request of the applicant, by crossed cheques on the Company's Bankers. In respect of deposits of ₹ 10,000/- and above interest is payable monthly, on special request of the depositor.
7. In respect of deposits in the joint names, Interest will be paid on the respective due dates to the person named first in the Deposit Receipt or to the survivor, on production of the Deposit Receipt.
8. The Deposit Receipts issued by the Company are NOT TRANSFERABLE.
9. "The Deposits will be renewed automatically on maturity, if not otherwise intimated by the depositor, and the rate of interest as on that date will be the applicable rate.
10. Due date will be recorded on the face of the Deposit Receipts. No further intimation regarding the due date will be given to the depositors. On maturity of the deposit, if the depositor wants to encash the same the depositor should return to the Company the Deposit Receipt duly discharged by signing across revenue stamp with instructions for its disposal.
11. The repayment of the deposit is guaranteed by the Government of Kerala vide GO.....
..... Dated.....
12. Repayment of Deposits before maturity:
 - (a) Repayment before maturity will be allowed only under special circumstances proved to the satisfaction of the company.
 - (b) In respect of deposit repaid before the due date but on or after the expiry of 12 months from the date of receipt of such deposit, the interest payable will be at 1% less than the rate applicable for the period for which the deposit was held by the Company.
 - (c) In respect of deposit repaid before the expiry of 12 months from the date of deposit, the interest payable will be at the following rate:

Period of Deposit	Rate of interest per annum
Less than one month	Nil
One month and above but less than 12 months	1% less than the Sugama rate prevailing on the date of premature closure

Signature of Depositor

This Indenture executed this the..... day of..... by Sri/Smt.....
S/o., D/o; W/o..... of..... House,..... Village,..... aged..... years,
Tauk,..... Village,..... District, now residing at.....
House,..... Village,..... Taluk,..... District,.....
Sri/Smt..... Village,..... Taluk,..... District,.....
S/o, D/o, W/o,..... Village,..... Taluk,..... District and
House,..... Village,..... Taluk,..... District, now residing
at..... house,..... Village,.....
Tauk,..... District (hereinafter called the 'Bounden') in favour of the Kerala
State Financial Enterprises Ltd., a company incorporated under the companies Act - 1956 and having its
registered office at Thrissur in Kerala, (hereinafter called to as the company).
WHEREAS the company's conducting from..... Branch a chitty with
No..... consisting of..... numbers in..... monthly instalments with a total
sala of ₹..... per instalment with auction on the day of every
English month and commencing from..... day of..... 20.....
WHEREAS the Bounden is a subscriber of one ticket..... class of the value of
₹..... in chittal No..... of the said chitty which was auctioned
on..... and whereas the auction was confirmed in the name of the Bounden whereas is
the prize winner in the said auction and whereas out of the total chitty amount of ₹.....
(Rupees..... only) for the above ticket
concerned a sum of ₹..... (Rupees..... only) has been adjusted towards foreman's commission and a sum of ₹.....
(Rupees..... only) towards auction discount as per rules of the chitty and the balance amount of ₹.....
(Rupees..... only) has been received from the company in cash by the bounden. And whereas the Bounden has received an
aforesaid all amounts due to him under the said chitty.
And WHEREAS the Bounden has on this day deposited the said amount of ₹.....
(Rupees..... only) as
Fixed Deposit for..... months with the..... Branch of
the..... Bank.
And Whereas the Bounden has pledged the said Fixed Deposit of ₹..... in
the..... Branch of the company by depositing with the company the FD
Receipt No..... dated..... for ₹..... issued by the said Bank to the
Bounden as security for the prompt of the future instalment of the chitty amounting to ₹.....
(Rupees..... only) regularly on the
prescribed date and for the due and prompt compliance of the terms and conditions of the udambady
failing which the instalments with interest shall be recovered from the Bounden subject to other terms and
conditions contained in the udambady and these herein after appearing to which the Bounden has agreed.

Taluk.....District, now residing at.....
House.....Village.....Taluk.....District
Sri/Smt.....aged.....years, S/o., D/o., W/o.,
of.....
House,.....Village,.....Taluk.....
District now residing at.....
Village,.....Taluk.....
S/o., D/o., W/o.,.....aged.....of.....years
House,.....Village,.....Taluk,.....District, now residing
at.....house,.....Village.....
Taluk.....District (hereinafter called the 'Bounden') in favour of the Kerala
State Financial Enterprises Ltd, a company incorporated under the companies Act - 1956 and having its
registered office at Thrissur in Kerala, (hereinafter called to as the company).

WHEREAS the company is conducting from.....Branch a chitty with
No.....consisting of.....numbers in.....monthly instalments with a total
sala of ₹.....per instalment with auction on the day of every
English month and commencing from.....day of.....20.....
WHEREAS the Bounden is a subscriber of one ticket.....class of the value of
₹.....in chitno No.....of the said chitty which was auctioned
on.....and whereas the auction was confirmed in the name of the Bounden whereas is
the prize winner in the said auction and whereas out of the total chitty amount of ₹.....
(Rupees.....only) for the above ticket
concerned a sum of ₹.....(Rupees.....
.....only) has been adjusted towards foreman's commission and a sum of ₹.....only
(Rupees.....
towards auction discount as per rules of the chitty and the balance amount of ₹.....
(Rupees.....only) has been
received from the company in cash by the bounden. And whereas the Bounden has received an
aforesaid all amounts due to him under the said chitty.

And WHEREAS the Bounden has on this day deposited the said amount of ₹.....
(Rupees.....
Fixed Deposit for.....months with the.....Branch of
the.....Bank.

Now this indenture witnesseth as follows:

1. The Bounden hereby charges the said fixed deposit of ₹.....(Rupees.....only) in the Branch of..... deposited as per Fixed Deposit No..... dated issued by the said bank with the payment of all future instalments of the said chitty amounting to ₹.....(Rupees.....only) to the company together with interest and costs and as security for the prompt and due fulfilment of all the terms and conditions of the chit agreement and those herein contained.
2. The Bounden hereby agrees to pay to the company the said sum of ₹.....(Rupees.....only) by monthly instalment of ₹.....in..... instalment on the chitty dates being the..... day of every English month the first of such instalments being due on..... shall get the payment entered in the chitty passbook and return the pass book at the termination of the chitty and get back this indenture duly cancelled at his/her own cost and shall duly and promptly comply with all the terms and conditions contained in the chit agreement.
3. If default is made in paying the instalments as stipulated in the chit agreement, the same with interest, shall be paid at the next instalment and on failure to make such payment at the later instalment also, the Bounden shall immediately pay the entire amount inclusive of the defaulted as well as future instalments also with interest as stipulated in the chit agreement.
4. If at any time the security hereby furnished is considered insufficient by the company and if additional security for the future payments is demanded, the same shall be furnished immediately by the bounden to the satisfaction of the company failing which all future and unpaid instalments shall be immediately paid by the bounden with interest on the whole amount at.....% per annum from the date of notice for furnishing additional security.
5. If default is made in paying the instalments and in complying with the terms and conditions of the chit agreement and those in these presents, the company shall have the right to clear all defaulted and all future instalments in a lump sum and the bounden do hereby agrees that notwithstanding and without prejudice to the said right, the company may at its option, after receiving all or part of the defaulted instalments or after entering into any agreement with the bounden condone the default and permit the Bounden to continue to pay instalments as if no default has occurred, the same option being exercisable by the company on any and all such occasion of default.
6. The Bounden hereby agrees that all sums found due to the company under or by virtue of this indenture may be recovered from him / her from the said fixed deposit pledged with the company and from his/ her properties movable and immovable as if such sums are arrears of land revenue due or in any other manner as the company may deem fit

Signed by the Bounden Sri/ Smt..... in the presence of witnesses :

1
2.

RECEIPT

This chitty receipt executed by Sri/Smt.

aged..... S/o D/o W/o.....
of Village,
House..... District
State..... now residing at..... Taluk,..... Village,..... Taluk,
District..... State.....
Occupation..... (hereinafter called the Payee) for ₹

(Rupees..... only)
in favour of The Kerala State Financial Enterprises Limited, A Company incorporated under the Companies Act 1956 and having its registered office at Trichur (hereinafter called the Company).

Whereas the Company is conducting from is..... Branch.....
a chitty with No..... in..... monthly installments of..... Classes,
with a total chitty amount of ₹ per instalment, with auctions as stated in the
chit agreement on the..... day of every English month commencing from.....

Whereas the payee is a subscriber of one ticket in..... class of the value of
₹ in ticket No..... which was auctioned on.....
.....and the auction was confirmed in the name of the payee and
out of the total amount for above ticket, viz ₹
₹ has been adjusted against foreman's commission and a sum of
₹ against auction discount and the payee has received
from the company in cash a net amount of ₹
(Rupees..... only)

Whereas the payee has, aforesaid, received all amounts due to him/her under the said Chitty.
This receipt for ₹ (Rupees.....
.....only)(total amount) is hereby given by the
payee in token of having received the full amount due to him/her under the said chitty.

Signed by Sri/Smt.
In the presence of witnesses:-

1.

2.



R.M. Stamp.



Sign inside

Engels