:jLs[tL kq g+=

**C0fshf{ ;'ljwf :jLs[lt kq**

ldltM

>L

7]ufgfM

Section 1: Customer / Offer letter Type

**laifoM C0fshf{ ;'ljwf af/] .** For New Customer

dxf]bo,

tkfO{+n] ldlt lj=;+=====Request letter date======== df C0fshf{ ;'ljwfsf nflu o; a}+sdf lbg' ePsf] lgj]bgsf] ;DaGwdf o; a}+sn] b]xfo adf]lhdsf C0fshf{ ;'ljwfx? b]xfo adf]lhdsf zt{aGb]hx?sf] clwgdf /xg] u/L :jLs[t u/]sf] Aoxf]/f cg'/f]w ub{5f}+ .

**laifoM C0fshf{ ;'ljwf glas/0f÷k'g/fjnf]sg af/] .** For existing customer – Plain Renewal

dxf]bo,

tkfO{+n] o; a}+ssf] ldlt lj=;+=Previous sanction letter date = sf] C0f:jLs[lt kqfg';f/ pkef]u ub}{ cfpg' ePsf] C0fshf{df xfn C0fshf{ ;'ljwf÷x? glas/0f÷k'g/fjnf]sg sf nflu o; a}+sdf lbg' ePsf] ldlt lj=;+======Request letter date ==== sf] lgj]bgsf ;DaGwdf o; a}+sn] b]xfo adf]lhdsf zt{aGb]hx?sf] clwgdf /xg] u/L b]xfo adf]lhdsf C0fshf{ ;'ljwfx? glas/0f÷k'g/fjnf]sg u/]sf] Aoxf]/f cg'/f]w ub{5f}+ .

**laifoM yk÷cltl/Qm ;'ljwfx? ;lxt C0fshf{ ;'ljwf glas/0f÷k'g/fjnf]sg af/] .** For existing customer - Renewal with enhancement or additional loan

dxf]bo,

tkfO{+n] o; a}+ssf] ldlt lj=;+=====Previous sanction letter date====sf] C0f:jLs[lt kqfg';f/ :jLs[t ePsf C0fshf{ ;'ljwf÷x? pkef]u ub}{ cfpg' ePsf]df xfn yk÷cltl/Qm C0fshf{ ;'ljwf ;lxt glas/0f÷k'g/fjnf]sgsf nflu o; a}+sdf lbg' ePsf] ldlt lj=;+=====Request letter date ===== sf] lgj]bgsf ;DaGwdf o; a}+sn] b]xfo adf]lhdsf zt{aGb]hx?sf] clwgdf /xg] u/L yk÷cltl/Qm C0fshf{ ;'ljwfx? ;lxt b]xfo adf]lhdsf C0fshf{ ;'ljwfx? :jLs[t÷gljs/0f÷k'g/fjnf]sg u/]sf] Aoxf]/f cg'/f]w ub{5f}+ .

**laifoM yk÷cltl/Qm C0fshf{ ;'ljwfx? :jLs[t u/LPsf] af/] .** For Existing customer - Additional loan

dxf]bo,

tkfO{+n] o; a}+ssf] ldlt lj=;+====Previous sanction letter date =====sf] C0f:jLs[lt kqfg';f/ :jLs[t ePsf C0fshf{ ;'ljwfx? pkef]u ub}{ cfpg' ePsf]df xfn yk÷cltl/Qm C0fshf{ ;'ljwfsf nflu o; a}+sdf lbg' ePsf] ldlt lj=;+====Request letter date === sf] lgj]bgsf ;DaGwdf o; a}+sn] b]xfo adf]lhdsf zt{aGb]hx?sf] clwgdf /xg] u/L b]xfo adf]lhdsf yk÷cltl/Qm C0fshf{ ;'ljwfx? :jLs[t u/]sf] Aoxf]/f cg'/f]w ub{5f}+.

OR Free Text

End of Section 1

Section 2: Loan type

**:jLs[t C0fshf{ ;'ljwfx?sf] ljj/0f**

|  |  |
| --- | --- |
| ***s\_*** | **k6s]** For one off basis **÷lgoldt**For regular **ckl/jt{gLo k|ltt kq ;'ljwf -Irrevocable letter of credit facility)a'Fbf g+====** Serial no of parent limit (example:क, ख, ग), i.e. if this loan is complementery of other loan**===Þ sf] k"/s ;'ljwf÷s'n ;'ljwfsf] k"/s ;'ljwf**  **;LdfM ?====** Loan amount in figure **=============.**–**-cIf/]kL ?====** Loan amount in words**========= dfq\_**  **;'/If0fM**;Dk"0f{ ;Defljt hf]lvdx? ;'/lIft ePsf] slDtdf k|ltt kq d"Nosf] !!)Üladfn]v ;lxt ;DalGwt k|ltt kqsf ;Dk"0f{ ;fdfgx? .  **w/f}6LM** gub === Magin === Üw/f}6L:j?k /xg]5 .  Commission type 1  **sld;gM** k|lt q}df;=== Commision rate==== Üsf b/n] jf slDtdf ?===== Minimum commission in amount =================.**–** nfUg]5 .  ***OR***  Commission type 2  **sld;gM** klxnf] q}df;sf nflu== Commision rate for first quater ===== Üsf b/n] / To; kl5sf q}df;x?df == Commission rate for other quaters ===Üsf b/n] jf slDtdf ?=== Minimum commission in amount =====.**–**nfUg]5 .  **;'ljwf ;dflKt÷k'g/fjnf]sg ldltM** ===Loan expiry date (for regular) =======================  **÷;'ljwf ;dflKt ldltM**====For one off basis Free text **=======** |
| ***v\_*** | **k6s]** For on off basis **÷lgoldt** For regular **;do k|ltt kqsf nflu u|fxs :jLs[lt-Customer Acceptance for Time Letter of Credit\_ a'Fbf g+= ==** Serial no of parent limit (example:क, ख, ग), i.e if this loan is complementery of other loan **===Þ sf] k"/s ;'ljwf**  **;LdfM ?=====** Loan amount in figure **===========.**-**-cIf/]kL ?===** Loan amount in words **========= dfq\_**  **;'/If0fM**  != ;fdfgx?sf] df}Hbft pk/ lwtf]]aGws -Hypothecation\_ xsflwsf/ / C0fLn] cfkm\gf cf;fdLaf6 e'QmfgL k|fKt ug{ afFsL /sdx?(AccountReceivables) a}+sn] ;+sng ug{ ;Sg] clVtof/gfdfx:tfGt/0f ug'{ kg]{5*(If new hypothecation is purposes)*÷ul/lbOPsf] oyfjt sfod /xg] 5(If existing hypothecation is continued).  @= clVtof/k|fKt JolQm4f/f :jLsf/ ul/Psf] ljlgdo–kq -Bill of Exchange\_ a}+ssf] kIfdf x:tfGt/0f ug'{ kg]{5 .  **w/f}6LM** k|ltt kqsfuhft d"Nosf] === Margin ===Ügub w/f}6L :j?k /xg]5 .  **sld;gM** k|lt q}df;== Commisson rate Quarterly ====% sf b/n] jf slDtdf ?======== Minimum commsion amount =================.**–**nfUg]5 .  **;'ljwf ;dflKt÷k'g/fjnf]sg ldltM** === Loan expiry date (for regular) =======================  **÷;'ljwf ;dflKt ldltM**====(For one off basis Free text  **=======** |
| ***u\_*** | **===** Days **======= lbg ;Ddsf] nflu cfoft laN; l8:sfplG6Ë shf{ -Import Bills Discounting for upto …** Days **…….. days\_ a'Fbf g+====** Serial no of parent limit (example: क, ख, ग), i.e if this loan is complementery of other loan**===sf] k"/s ;'ljwf**  **;LdfM ?============**Loan amount in figure **============.**-**-cIf/]kL ?=====**Loan amount in words **======== dfq\_**  **;'/If0fM**  != ;fdfgx?sf] df}Hbft pk/ lwtf]]aGws -Hypothecation\_ xsflwsf/ / C0fLn] cfkm\gf cf;fdLaf6 e'QmfgL k|fKt ug{ afFsL /sdx?(AccountReceivables) a}+sn] ;+sng ug{ ;Sg] clVtof/gfdfx:tfGt/0f ug'{ kg]{5*(If new hypothecation is purposes)*÷ul/lbOPsf] oyfjt sfod /xg] 5(If existing hypothecation is continued).  @= clVtof/k|fKt JolQm4f/f :jLsf/ ul/Psf] ljlgdo–kq -Bill of Exchange\_ a}+ssf] kIfdf x:tfGt/0f ug'{ kg]{5 .  **l8:sfpG6 b/M** l8:sfpG6 b/ l8:sfplG6Ë ubf{sf] ;dodf lgwf{/0f ul/g]5 .  **w/f}6LM** === Margin =====Ü gub w/f}6L :j?k /xg]5 .  **sld;gM** a}+ssf] lgod cg';f/ nfUg]5 .  **shf{ cjlw ;dflKt ldltM** laN; l8:sfplG6Ë sfuhftsf] Dofb ;dflKt ldlt ;Dd .  **shf{ e'QmfgL tl/sfM *Free Text Required***  **;'ljwf ;dflKt÷k'g/fjnf]sg ldltM**=== Loan expiry date (for regular) ======================= |
| ***3\_*** | **k6s]** For on off basis **÷lgoldt** For regular **k|ltt kq dfkm{t ;fdfg cfoft ug{sf nflu ========** Days **======lbg] cfoft ÷ l6 cf/ shf{ -Import Loan/ Trust Receipt Loan for ..** Days **..... days to finance goods imported under Letter of Credit\_ a'Fbf g+= ===** Serial no of parent limit (example:क, ख, ग), i.e if this loan is complementery of other loan**====Þ sf] k"/s ;'ljwf**  **;LdfM ?============**Loan amount in figure **============.**-**-cIf/]kL ?=====**Loan amount in words **======== dfq\_**  **;'/If0fM** ;fdfgx?sf] df}Hbft pk/ lwtf]]aGws -Hypothecation\_ xsflwsf/ / C0fLn] cfkm\gf cf;fdLaf6 e'QmfgL k|fKt ug{ afFsL /sdx?(AccountReceivables) a}+sn] ;+sng ug{ ;Sg] clVtof/gfdfx:tfGt/0f ug'{ kg]{5*(If new hypothecation is purposes)*÷ul/lbOPsf] oyfjt sfod /xg] 5(If existing hypothecation is continued).  **C0fshf{ pkof]u ug{ ;Sg] ;Ldf -Drawing Power\_M** sfuhft d"Nosf] === Drawing power ===Üa/fa/ /sd jf :jLs[t shf{ dWo] h'g sd x'G5 ;f] a/fj/ shf{ pkof]u ug{ ;lsg]5 .  **Aofh b/M q}dfl;s cf};t cfwf/ b/(Quarterly Average Base Rate)** === Base Rate ====== **+**=== Premium ======= k|ltzt Aofh b/ lk|ldod( interest rate premium)  xfn pko'{Qm adf]lhd k/Ljt{glzn Aofh b/(Floating Interest Rate )aflif{s== Interst Rate (Total of Base Rate + Premium)====Ü sf b/ lgwf{/0f u/LPsf]5 / ;f] Aofh /sd g]kfnL kfqf] adf]lhd k|To]s q}df; cyf{t cfiff9, cflZjg, kf}if / r}q d;fGtdf /÷jf C0fshf{ r'Qmf e'Qmfg x'Fbfsf avt ltg{' a'emfpg' kg]{5 .(For Non Interest Subidy)  xfn pko'{Qm adf]lhd k/Ljt{glzn Aofh b/(Floating Interest Rate)aflif{s===Total Interest RateÜ== sf b/n] lgwf{/0f u/LPsf]5 . ;f] lgwf{l/t Aofh b/df g]kfn /fi6« a}+sn] C0fLnfO{ lbg] 5'6÷;x'lnot jfktsf] b/ 36fO{ sfod x'g cfpg] /sd C0fLn] Aofh :j?k g]kfnL kfqf] adf]lhd k|To]s q}df; cyf{t cfiff9, cflZjg, kf}if / r}q d;fGtdf /÷jf C0fshf{ r'Qmf e'Qmfg xF'bfsf avt ltg{' a'emfpg' kg]{5 .(Applicable Incase of Interest Subsidy/Agriculture Loan)  **shf{ cjlw ;dflKt ldltM** k|To]s For regiular basis **÷**k6s] For one off basis cfoft shf{ k|jfx -a'lsË\_ ePsf] ldltn] === Days ====lbg ;Dd .  **shf{ e'QmfgL tl/sfM *Free Text Required***  **;'ljwf ;dflKt÷k'g/fjnf]sg ldltM**=== Loan expiry date (for regular) ======================= |
| ***ª\_*** | **=======** Days **=======÷lbg]÷===**Month **===dlxg] rlqmo**(For Revolving basis)**÷k6s]**For One of basis**÷cNksflng shf{ -Revolving÷ One off Basis Short Term Loan for ...**Days **...... days÷===**Months**===months\_ a'Fbf g+====** Serial no of parent limit (example:क, ख, ग), i.e if this loan is complementery of other loan**=== sf] k"/s ;'ljwf÷s'n ;'ljwfsf] k"/s ;'ljwf**  **;LdfM ?============**Loan amount in figure **============.**-**-cIf/]kL ?=====**Loan amount in words **======== dfq\_**  **;'/If0fM** ;fdfgx?sf] df}Hbft pk/ lwtf]]aGws -Hypothecation\_ xsflwsf/ / C0fLn] cfkm\gf cf;fdLaf6 e'QmfgL k|fKt ug{ afFsL /sdx?(AccountReceivables) a}+sn] ;+sng ug{ ;Sg] clVtof/gfdfx:tfGt/0f ug'{ kg]{5*(If new hypothecation is purposes)*÷ul/lbOPsf] oyfjt sfod /xg] 5(If existing hypothecation is continued).  **C0fshf{ pkof]u ug{ ;Sg] ;Ldf -Drawing Power\_M** :jLsf/of]Uo ;fdfgx?sf] df}Hbftsf] ahf/ d"No jf nfut d"No dWo] h'g sd x'G5 ;f] /Not required for A/R financing only**÷** ==== AR Days =====lbg ;Ddsf] e'QmfgL k|fKt ug{ afFsL /sdx?af6 ltg{ afFsL /sd (AccountReceivables) 36fO{ x'g cfpg] v'b rfn' ;DklQsf] ===Drawing power===Üa/fa/ /sd jf :jLs[t shf{ dWo] h'g sd x'G5 ;f] a/fj/ shf{ pkof]u ug{ ;lsg]5 .  **Aofh b/M q}dfl;s cf};t cfwf/ b/(Quarterly Average Base Rate)** === Base Rate ====== **+**=== Premium ======= k|ltzt Aofh b/ lk|ldod( interest rate premium)  xfn pko'{Qm adf]lhd k/Ljt{glzn Aofh b/(Floating Interest Rate )aflif{s== Interst Rate (Total of Base Rate + Premium)====Ü sf b/ lgwf{/0f u/LPsf]5 / ;f] Aofh /sd g]kfnL kfqf] adf]lhd k|To]s q}df; cyf{t cfiff9, cflZjg, kf}if / r}q d;fGtdf /÷jf C0fshf{ r'Qmf e'Qmfg x'Fbfsf avt ltg{' a'emfpg' kg]{5 .(For Non Interest Subidy)  xfn pko'{Qm adf]lhd k/Ljt{glzn Aofh b/(Floating Interest Rate)aflif{s===Total Interest RateÜ== sf b/n] lgwf{/0f u/LPsf]5 . ;f] lgwf{l/t Aofh b/df g]kfn /fi6« a}+sn] C0fLnfO{ lbg] 5'6÷;x'lnot jfktsf] b/ 36fO{ sfod x'g cfpg] /sd C0fLn] Aofh :j?k g]kfnL kfqf] adf]lhd k|To]s q}df; cyf{t cfiff9, cflZjg, kf}if / r}q d;fGtdf /÷jf C0fshf{ r'Qmf e'Qmfg xF'bfsf avt ltg{' a'emfpg' kg]{5 .(Applicable Incase of Interest Subsidy/Agriculture Loan)  **shf{ cjlw ;dflKt ldltM**k|To]s(For regular Basis)**÷** k6s](For One of Basis)cNksflng shf{ k|jfx -a'lsË\_ ePsf] ldltn] == Free Text ===lbg ;Dd .  **shf{ cjlw k'g/fjnf]sg ldltM**==== Expiry/Next review date====== (For Regular Limit only)  Free Text Box required |
| ***r\_*** | **l8df08 shf{ -Demand Loan for working capital\_a'Fbf g+====** Serial no of parent limit (example:क, ख, ग), i.e if this loan is complementery of other loan**===sf] k"/s ;'ljwf÷s'n ;'ljwfsf] k"/s ;'ljwf**  **;LdfM ?============**Loan amount in figure **============.**-**-cIf/]kL ?=====**Loan amount in words **======== dfq\_**  **;'/If0fM** ;fdfgx?sf] df}Hbft pk/ lwtf]]aGws -Hypothecation\_ xsflwsf/ / C0fLn] cfkm\gf cf;fdLaf6 e'QmfgL k|fKt ug{ afFsL /sdx?(AccountReceivables) a}+sn] ;+sng ug{ ;Sg] clVtof/gfdfx:tfGt/0f ug'{ kg]{5*(If new hypothecation is purposes)*÷ul/lbOPsf] oyfjt sfod /xg] 5(If existing hypothecation is continued).  **C0fshf{ pkof]u ug{ ;Sg] ;Ldf -Drawing Power\_M** :jLsf/of]Uo ;fdfgx?sf] df}Hbftsf] ahf/ d"No jf nfut d"No dWo] h'g sd x'G5 ;f] /Not required for A/R financing only**÷** ==== AR Days =====lbg ;Ddsf] e'QmfgL k|fKt ug{ afFsL /sdx?af6 ltg{ afFsL /sd (AccountReceivables) 36fO{ x'g cfpg] v'b rfn' ;DklQsf] ===Drawing power===Üa/fa/ /sd jf :jLs[t shf{ dWo] h'g sd x'G5 ;f] a/fj/ shf{ pkof]u ug{ ;lsg]5 .  **Aofh b/M q}dfl;s cf};t cfwf/ b/(Quarterly Average Base Rate)** === Base Rate ====== **+**=== Premium ======= k|ltzt Aofh b/ lk|ldod( interest rate premium)  xfn pko'{Qm adf]lhd k/Ljt{glzn Aofh b/(Floating Interest Rate )aflif{s== Interst Rate (Total of Base Rate + Premium)====Ü sf b/ lgwf{/0f u/LPsf]5 / ;f] Aofh /sd g]kfnL kfqf] adf]lhd k|To]s q}df; cyf{t cfiff9, cflZjg, kf}if / r}q d;fGtdf /÷jf C0fshf{ r'Qmf e'Qmfg x'Fbfsf avt ltg{' a'emfpg' kg]{5 .(For Non Interest Subidy) |
|  | xfn pko'{Qm adf]lhd k/Ljt{glzn Aofh b/(Floating Interest Rate)aflif{s===Total Interest RateÜ== sf b/n] lgwf{/0f u/LPsf]5 . ;f] lgwf{l/t Aofh b/df g]kfn /fi6« a}+sn] C0fLnfO{ lbg] 5'6÷;x'lnot jfktsf] b/ 36fO{ sfod x'g cfpg] /sd C0fLn] Aofh :j?k g]kfnL kfqf] adf]lhd k|To]s q}df; cyf{t cfiff9, cflZjg, kf}if / r}q d;fGtdf /÷jf C0fshf{ r'Qmf e'Qmfg xF'bfsf avt ltg{' a'emfpg' kg]{5 .(Applicable Incase of Interest Subsidy/Agriculture Loan)  **shf{ cjlw ;dflKt÷k'g/fjnf]sg ldltM** ====== Review/Expiry Date ============= |
| ***5\_*** | **k"j{ lgof{t shf{ -Pre- Export Loan\_a'Fbf g+====** Serial no of parent limit (example:क, ख, ग), i.e if this loan is complementery of other loan**===sf] k"/s ;'ljwf÷s'n ;'ljwfsf] k"/s ;'ljwf**  **;LdfM ?============**Loan amount in figure **============.**-**-cIf/]kL ?=====**Loan amount in words **======== dfq\_**  **;'/If0fM** lgof{t k|ltt kqsf] ;Ssn k|ltsf ;fy} ;fdfgx?sf] df}Hbft pk/ lwtf]aGws-Hypothecation\_ xsflwsf/ / C0fLn] cfkm\gf cf;fdLaf6 e'QmfgL k|fKt ug{ af`sL /sdx?(AccountReceivables) a}+sn] ;+sng ug{ ;Sg] clVtof/gfdfx:tfGt/0f**÷**ug'{ kg]{5 If new hypothecation is purposed **÷** ul/lbOPsf] oyfjt sfod /xg]] 5 If existing hypothecation is to be continued .  ***………Free Text Required……….***  **C0fshf{ pkof]u ug{ ;Sg] ;Ldf -Drawing Power\_M**:jLsf/of]Uo ;fdfgx?sf] df}Hbftsf] ahf/ d"No jf nfut d"No dWo] h'g sd x'G5 ;f]sf]] === Drawing power =====k|ltzt /÷jf lgof{t k|ltt kqsf] d"Nosf] ========k|ltzt a/fa/ /sd jf :jLs[t shf{ dWo] h'g sd x'G5 ;f] a/fj/ shf{ pkof]u ug{ ;lsg]5 .  ***……Free Text Required……***  **z'NsM*Free Text Required***  **Aofh b/M*Free Text Required***  **shf{ cjlw ;dflKt÷k'g/fjnf]sg ldltM** ====== Review/Expiry Date ============= |
| ***h\_*** | **8s'd]G6«L laN; vl/b shf{ -Documentary Bill Purchase/Negotiation\_a'Fbf g+====** Serial no of parent limit (example:क, ख, ग), i.e if this loan is complementery of other loan**===sf] k"/s ;'ljwf÷s'n ;'ljwfsf] k"/s ;'ljwf**  **;LdfM ?============**Loan amount in figure **============.**-**-cIf/]kL ?=====**Loan amount in words **======== dfq\_**  **;'/If0fM**  != ;fdfgx?sf] df}Hbft pk/ lwtf]]aGws -Hypothecation\_ xsflwsf/ / C0fLn] cfkm\gf cf;fdLaf6 e'QmfgL k|fKt ug{ afFsL /sdx?(AccountReceivables) a}+sn] ;+sng ug{ ;Sg] clVtof/gfdfx:tfGt/0f ug'{ kg]{5*(If new hypothecation is purposes)*÷ul/lbOPsf] oyfjt sfod /xg] 5(If existing hypothecation is continued).  @= clVtof/k|fKt JolQm4f/f :jLsf/ ul/Psf] ljlgdo–kq -Bill of Exchange\_ a}+ssf] kIfdf x:tfGt/0f ug'{ kg]{5 .  **w/f}6LM** k|ltt kqsfuhft d"Nosf] === Margin ===Ügub w/f}6L :j?k /xg]5 .  **C0fshf{ pkof]u ug{ ;Sg] ;Ldf -Drawing Power\_M** sfuhft d"Nosf] === Drawing power ===Üa/fa/ /sd jf :jLs[t shf{ dWo] h'g sd x'G5 ;f] a/fj/ shf{ pkof]u ug{ ;lsg]5 .  **AofhM================*Free Text Required***…………  **shf{ e'QmfgL tl/sfM *Free Text Required***  **shf{ cjlw ;dflKt÷k'g/fjnf]sg ldltM** ====== Review/Expiry Date ===============. |
| ***em\_*** | **rfn' k'`hLsf nflu clwljsif{ shf{ -Overdraft Loan for Working Capital requirement\_**  **;LdfM ?============**Loan amount in figure **============.**-**-cIf/]kL ?=====**Loan amount in words **======== dfq\_** |
|  | **;'/If0fM** ;fdfgx?sf] df}Hbft pk/ lwtf]]aGws -Hypothecation\_ xsflwsf/ / C0fLn] cfkm\gf cf;fdLaf6 e'QmfgL k|fKt ug{ afFsL /sdx?(AccountReceivables) a}+sn] ;+sng ug{ ;Sg] clVtof/gfdfx:tfGt/0f ug'{ kg]{5*(If new hypothecation is purposes)*÷ul/lbOPsf] oyfjt sfod /xg] 5(If existing hypothecation is continued).  **C0fshf{ pkof]u ug{ ;Sg] ;Ldf -Drawing Power\_M** :jLsf/of]Uo ;fdfgx?sf] df}Hbftsf] ahf/ d"No jf nfut d"No dWo] h'g sd x'G5 ;f] /Not required for A/R financing only**÷** ==== AR Days =====lbg ;Ddsf] e'QmfgL k|fKt ug{ afFsL /sdx?af6 ltg{ afFsL /sd (AccountReceivables) 36fO{ x'g cfpg] v'b rfn' ;DklQsf] ===Drawing power===Üa/fa/ /sd jf :jLs[t shf{ dWo] h'g sd x'G5 ;f] a/fj/ shf{ pkof]u ug{ ;lsg]5 .  **Aofh b/M q}dfl;s cf};t cfwf/ b/(Quarterly Average Base Rate)** === Base Rate ====== **+**=== Premium ======= k|ltzt Aofh b/ lk|ldod( interest rate premium)  xfn pko'{Qm adf]lhd k/Ljt{glzn Aofh b/(Floating Interest Rate )aflif{s== Interst Rate (Total of Base Rate + Premium)====Ü sf b/ lgwf{/0f u/LPsf]5 / ;f] Aofh /sd g]kfnL kfqf] adf]lhd k|To]s q}df; cyf{t cfiff9, cflZjg, kf}if / r}q d;fGtdf /÷jf C0fshf{ r'Qmf e'Qmfg x'Fbfsf avt ltg{' a'emfpg' kg]{5 .(For Non Interest Subidy)  xfn pko'{Qm adf]lhd k/Ljt{glzn Aofh b/(Floating Interest Rate)aflif{s===Total Interest RateÜ== sf b/n] lgwf{/0f u/LPsf]5 . ;f] lgwf{l/t Aofh b/df g]kfn /fi6« a}+sn] C0fLnfO{ lbg] 5'6÷;x'lnot jfktsf] b/ 36fO{ sfod x'g cfpg] /sd C0fLn] Aofh :j?k g]kfnL kfqf] adf]lhd k|To]s q}df; cyf{t cfiff9, cflZjg, kf}if / r}q d;fGtdf /÷jf C0fshf{ r'Qmf e'Qmfg xF'bfsf avt ltg{' a'emfpg' kg]{5 .(Applicable Incase of Interest Subsidy/Agriculture Loan)  **shf{ cjlw ;dflKt÷k'g/fjnf]sg ldltM** ====== Review/Expiry Date ============= |
| ***~f\_*** | **crn ;DklQ ;'/If0fdf cfwf/Lt clwljsif{ shf{**(Incase of Mortgage Overdraft)**÷;'/If0fdf cfwf/Lt :jk'**F**hL clwljsif{ shf{**(Equity Mortgage) **-Mortgage Overdraft**(Incase of Mortgage Overdraft)**/ Equity Mortgaged Overdraft**(Equity Mortgage)**\_**  **;LdfM ?============**Loan amount in figure **============.**-**-cIf/]kL ?=====**Loan amount in words **======== dfq\_**  **lwtf]]] ;'/If0fM** C0fshf{ pkof]u ug'{ cufj} C0fshf{sf] ;'/If0f :j?ka}+ssf] kIfdf ;'/If0f dxndf plNnlvt 3/÷hUuf lwtf]]aGws kfl/tu/L lbg' kg]{5 If new mortgage/Remortgage is to be done **÷** ul/lbOPsf] oyfjt sfod /xg]] 5 If existing mortgage is continued .  **C0fshf{ pkof]u ug{ ;Sg] ;Ldf -Drawing Power\_M** shf{sf] ;'/If0f jfkt a}+ssf] kIfdf lwtf]] n]lvlbg] If new mortgage/Remortgage is to be done **÷**n]lvlbPsf]If existing mortgage is continued 3/÷hUufsf] a}+ssf] cflwsfl/s d'Nofªsgstf{ åf/f pb\3f]lift Go"gtd d"No -Distress Value\_Incase of distress value considered**÷**ahf/ d'No -Market Value\_In case of market value is consideredsf] === Drawing power =====k|ltzt a/fa/ /sd jf :jLs[t shf{ dWo] h'g sd x'G5 ;f] a/fj/ shf{ pkof]u ug{ ;lsg]5 .  **Aofh b/M q}dfl;s cf};t cfwf/ b/(Quarterly Average Base Rate)** === Base Rate ====== **+**=== Premium ======= k|ltzt Aofh b/ lk|ldod( interest rate premium)  xfn pko'{Qm adf]lhd k/Ljt{glzn Aofh b/(Floating Interest Rate )aflif{s== Interst Rate (Total of Base Rate + Premium)====Ü sf b/ lgwf{/0f u/LPsf]5 / ;f] Aofh /sd g]kfnL kfqf] adf]lhd k|To]s q}df; cyf{t cfiff9, cflZjg, kf}if / r}q d;fGtdf /÷jf C0fshf{ r'Qmf e'Qmfg x'Fbfsf avt ltg{' a'emfpg' kg]{5 .(For Non Interest Subidy)  xfn pko'{Qm adf]lhd k/Ljt{glzn Aofh b/(Floating Interest Rate)aflif{s===Total Interest RateÜ== sf b/n] lgwf{/0f u/LPsf]5 . ;f] lgwf{l/t Aofh b/df g]kfn /fi6« a}+sn] C0fLnfO{ lbg] 5'6÷;x'lnot jfktsf] b/ 36fO{ sfod x'g cfpg] /sd C0fLn] Aofh :j?k g]kfnL kfqf] adf]lhd k|To]s q}df; cyf{t cfiff9, cflZjg, kf}if / r}q d;fGtdf /÷jf C0fshf{ r'Qmf e'Qmfg xF'bfsf avt ltg{' a'emfpg' kg]{5 .(Applicable Incase of Interest Subsidy/Agriculture Loan)  **shf{ cjlw ;dflKt÷k'g/fjnf]sg ldltM** ====== Review/Expiry Date ============= |
| ***6\_*** | **lgIf]k df}Hbftdf cfwf/Lt =====**Name of Facility**========= shf{ -……**Name of Facility**……….. Facility against Fixed Deposit** (For OD loan against Fixed Deposit)**/ Lien on Deposit Account** (For OD loan against deposit Account)**\_**  **;LdfM ?============**Loan amount in figure **============.**-**-cIf/]kL ?=====**Loan amount in words **======== dfq\_**  For Loan agaist TD  **;'/If0fM** glanIf TD is of Nabil Bank÷===Free Text If FD is of other Bank================= a}+s¢f/f hf/L ul/Psf] =====Name/s of TD holder/s============x?sf] gfddf /x]sf] slDtdf ?======TD Amount=================.**–**a/fa/sf] d'4tL /l;b pk/ a}+sn] plNnlvt /l;b jfktsf] /sd shf{df ;dfof]hg ug{ ;Sg] clwsf/ ;lxtsf] a}+ssf] kIfdf hf/L ul/lbOPsf]÷ul/g] df]h/fkq-Letter of Set-off\_ .  ***OR***  For Loan agaist Deposit  **;'/If0fM** glan a}+sdf vf]lnPsf] ======Name of Depositor/s=======================sf] gfddf /x]sf] rlNt For Current Account÷artFor Saving Account÷snFor Call Accountvftf g+= ……Account Number……… df /x]sf] df}Hbft ?==========Amount============ a/fa/sf] /sddf u|x0fflwsf/ sfod u/L pQm /sd a/fj/ shf{df ;dfof]hg ug{ ;Sg] clwsf/ ;lxtsf] a}+ssf] kIfdf hf/L ul/lbOPsf]if letter of set off existing÷ul/g]if letter of set off proposeddf]h/fkq -Letter of Set-off\_ .  **C0fshf{ pkof]u ug{ ;Sg] ;Ldf -Drawing Power\_M**d'4tL /l;bsf]For loan against TD÷vftfdf /f]Ssf /flvPsfFor Loan against Depositdf}Hbftsf] ====Drawing Power====k|ltzt a/fa/ /sd jf :jLs[t shf{ dWo] h'g sd x'G5 ;f] a/fj/ shf{ pkof]u ug{ ;lsg]5 .  Coupen Rate Financing  **Aofh b/M**d'4lt /l;bdf k|fKt x'g] Aofh b/df yk ====Additional Premium======k|ltzt jf slDtdf÷aflif{s….Total Interest RateÜ….sf b/n] g]kfnL kfqf] adf]lhd k|To]s q}df; cyf{t cfiff9, cflZjg, kf}if / r}q d;fGtdf /÷jf shf{ r'Qmf e'Qmfg ePsf] cj:yfdf ltg'{ a'emfpg' kg]{5 .  Base Rate Financing  **Aofh b/M q}dfl;s cf};t cfwf/ b/(Quarterly Average Base Rate)** === Base Rate ====== **+**=== Premium ======= k|ltzt Aofh b/ lk|ldod( interest rate premium)  xfn pko'{Qm adf]lhd k/Ljt{glzn Aofh b/(Floating Interest Rate )aflif{s== Interst Rate (Total of Base Rate + Premium)====Ü sf b/ lgwf{/0f u/LPsf]5 / ;f] Aofh /sd g]kfnL kfqf] adf]lhd k|To]s q}df; cyf{t cfiff9, cflZjg, kf}if / r}q d;fGtdf /÷jf C0fshf{ r'Qmf e'Qmfg x'Fbfsf avt ltg{' a'emfpg' kg]{5 .(For Non Interest Subidy)  **shf{ cjlw ;dflKt÷k'g/fjnf]sg ldltM** ====== Review/Expiry Date ============= |
| ***7\_*** | **Afrt÷C0f kqdf cfwf/Lt====**Name of Facilityin Nepali**========shf{ -…..**Name of Facility in English**…. Facility against Bond\_**  **;LdfM ?============**Loan amount in figure **============.**-**-cIf/]kL ?=====**Loan amount in words **======== dfq\_**  **;'/If0fM** ======= Bond owner name/s ========== x?sf] gfddf /x]sf] slDtdf ?======== Bond amount =============.**-** a/fa/sf] gful/s art kq**÷**/fli6«o art kq**÷**C0fkqDrop Downo; a}+sn] plNnlvt gful/s art kq**÷**/fli6«o art kq**÷**C0fkqDrop down – Auto populate as per earlier selectionjfktsf] /sd / ;f]df k|fKt x'g] Aofh ;d]t shf{df ;dfof]hg ug{ ;Sg] clwsf/ ;lxtsf a}+ssf] kIfdf hf/L ul/lbOPsf]If letter of set off already obtained**÷** ul/g]If letter of set off to be obtaineddf]h/fkq -Letter of Set-off\_ . |
|  | **Aofh b/M**aflif{s==Interest Rate ====Üsf b/n] g]kfnL kfqf] adf]lhd k|To]s q}df; cyf{t cfiff9, cflZjg, kf}if / r}q d;fGtdf /÷jf shf{ r'Qmf e'Qmfg ePsf] cj:yfdf ltg'{ a'emfpg' kg]{5 .  Financing based on base rate  **Aofh b/M q}dfl;s cf};t cfwf/ b/(Quarterly Average Base Rate)** === Base Rate ====== **+**=== Premium ======= k|ltzt Aofh b/ lk|ldod( interest rate premium)  xfn pko'{Qm adf]lhd k/Ljt{glzn Aofh b/(Floating Interest Rate )aflif{s== Interst Rate (Total of Base Rate + Premium)====Ü sf b/ lgwf{/0f u/LPsf]5 / ;f] Aofh /sd g]kfnL kfqf] adf]lhd k|To]s q}df; cyf{t cfiff9, cflZjg, kf}if / r}q d;fGtdf /÷jf C0fshf{ r'Qmf e'Qmfg x'Fbfsf avt ltg{' a'emfpg' kg]{5 .(For Non Interest Subidy)  **shf{ cjlw ;dflKt÷k'g/fjnf]sg ldltM** ====== Review/Expiry Date ============= |
| ***8\_*** | **la|h Uofk shf{ (Bridge Gap Loan )a'Fbf g+====** Serial no of parent limit (example:क, ख, ग), i.e if this loan is complementery of other loan**===sf] k"/s ;'ljwf÷s'n ;'ljwfsf] k"/s ;'ljwf**  **;LdfM ?============**Loan amount in figure **============.**-**-cIf/]kL ?=====**Loan amount in words **======== dfq\_**  **;'/If0fM*Free Text Required***  **C0fshf{ pkof]u ug{ ;Sg] ;Ldf(Drawing Power)M ======*Free Text Required*======**  **Aofh b/M q}dfl;s cf};t cfwf/ b/(Quarterly Average Base Rate)** === Base Rate ====== **+**=== Premium ======= k|ltzt Aofh b/ lk|ldod( interest rate premium)  xfn pko'{Qm adf]lhd k/Ljt{glzn Aofh b/(Floating Interest Rate )aflif{s== Interst Rate (Total of Base Rate + Premium)====Ü sf b/ lgwf{/0f u/LPsf]5 / ;f] Aofh /sd g]kfnL kfqf] adf]lhd k|To]s q}df; cyf{t cfiff9, cflZjg, kf}if / r}q d;fGtdf /÷jf C0fshf{ r'Qmf e'Qmfg x'Fbfsf avt ltg{' a'emfpg' kg]{5 .(For Non Interest Subidy)  xfn pko'{Qm adf]lhd k/Ljt{glzn Aofh b/(Floating Interest Rate)aflif{s===Total Interest RateÜ== sf b/n] lgwf{/0f u/LPsf]5 . ;f] lgwf{l/t Aofh b/df g]kfn /fi6« a}+sn] C0fLnfO{ lbg] 5'6÷;x'lnot jfktsf] b/ 36fO{ sfod x'g cfpg] /sd C0fLn] Aofh :j?k g]kfnL kfqf] adf]lhd k|To]s q}df; cyf{t cfiff9, cflZjg, kf}if / r}q d;fGtdf /÷jf C0fshf{ r'Qmf e'Qmfg xF'bfsf avt ltg{' a'emfpg' kg]{5 .(Applicable Incase of Interest Subsidy/Agriculture Loan)  **shf{ k|jfx tl/sfM *Free Text Required***  **shf{ cjlw ;dflKt**M =======***Free Text Required***================ |
| ***9\_*** | **;jf/L ;fwg vl/b ug{ *If term loan is for Vehicle loan* ÷*……Free Text Required purpose of loan in Nepali* ============ cfjlws shf{ -Term Loan to ……………*Free Text Required*……………./to purchase Vehicle\_a'Fbf g+====** Serial no of parent limit (example:क, ख, ग), i.e if this loan is complementery of other loan**===sf] k"/s ;'ljwf÷s'n ;'ljwfsf] k"/s ;'ljwf**  **;LdfM ?============**Loan amount in figure **============.**-**-cIf/]kL ?=====**Loan amount in words **======== dfq\_**  **;'/If0fM*Free Text Required***  **C0fshf{ pkof]u ug{ ;Sg] ;Ldf(Drawing Power)M ======*Free Text Required*======**  *For New EMI Term Loan*  **Aofh b/M q}dfl;s cf};t cfwf/ b/(Quarterly Average Base Rate)** === Base Rate ====== **+**=== Premium ======= k|ltzt Aofh b/ lk|ldod( interest rate premium)  xfn pk/FQm adf]lhd k/Ljt{glzn Aofh b/(Floating Interest Rate )aflif{s=== Interest Rate ===Ü sf b/n] dfl;s ltg'{ a'emfpg' kg]{5 . |
|  | **;fFjf /Aofh e'QmfgL tl/sfM** ;fFjf / Aofh ;lxtsf] o;};fy ;+nUg cg'dflgt tflnsf adf]lhd dfl;s ?= ========== EMI in Figure =============== -cIf/]lk ?= ========== EMI in words ================dfq\_ sf b/n] ===Total number of installment== ;d dfl;s ls:tf(Equated Monthly Installment) x?df r'Qmf e'QmfgL ug'{ kg]{5 .  If EMI is paid/start on subsequent Month  **shf{ e'QmfgL z'?M shf{** lgsf;f ePsf] kl5Nnf]] dlxgf b]lv ls:tf e'QmfgL ldlt x'g]5 .Populate this text but editable  OR  If EMI is paid on every 20thEnglish Calenter Month  shf{ /sdsf] z'? lgsf;f ePsf] kl5Nnf]] dlxgf b]lv cFu|]hL kfqf]sf] k|To]s @) tfl/vsf lbg ls:tf e'QmfgL ldlt x'g]5 .  **;]jf z'NsM ======** Purpose of Loan **======** shf{sf] === Service Charge ====Ü ;]jf z'Ns nfUg]5 .  **shf{ cjlw M** = Tenure === aif{ ;Ddsf] nflu dfq .  ***OR***  *For EMI Term Loan at the time of Annual Review of other credit limits*  **Aofh b/M q}dfl;s cf};t cfwf/ b/(Quarterly Average Base Rate)** === Base Rate ====== **+**=== Premium ======= k|ltzt Aofh b/ lk|ldod( interest rate premium)  xfn pk/FQm adf]lhd k/Ljt{glzn Aofh b/(Floating Interest Rate )aflif{s=== Interest Rate ===Ü sf b/n] dfl;s ltg'{ a'emfpg' kg]{5 .  **;fFjf /Aofh e'QmfgL tl/sfM** ;fFjf / Aofh ;lxtsf] o; cl3 lgwf{/Lt ;d dfl;s ls:tf(Equated Monthly Installment) tflnsf adf]lhd dfl;s ?= ========== EMI in figure =============== -cIf/]lk ?= ========== EMI in words ================dfq\_sf b/n] af`sL ls:tfx?df tn plNnlvt shf{ cjlw ;dflKt ldlt leq r'Qmf e'QmfgL ug'{ kg]{5 .  **shf{ cjlw ;dflKt ldltM** ====Expiry Date========== .  ***OR***  *For New Installment Basis Term Loan*  **Aofh b/M q}dfl;s cf};t cfwf/ b/(Quarterly Average Base Rate)** === Base Rate ====== **+**=== Premium ======= k|ltzt Aofh b/ lk|ldod( interest rate premium)  xfn pko'{Qm adf]lhd k/Ljt{glzn Aofh b/(Floating Interest Rate )aflif{s== Interst Rate (Total of Base Rate + Premium)====Ü sf b/ lgwf{/0f u/LPsf]5 / ;f] Aofh /sd g]kfnL kfqf] adf]lhd k|To]s q}df; cyf{t cfiff9, cflZjg, kf}if / r}q d;fGtdf /÷jf C0fshf{ r'Qmf e'Qmfg x'Fbfsf avt ltg{' a'emfpg' kg]{5 .(For Non Interest Subidy)  xfn pko'{Qm adf]lhd k/Ljt{glzn Aofh b/(Floating Interest Rate)aflif{s===Total Interest RateÜ== sf b/n] lgwf{/0f u/LPsf]5 . ;f] lgwf{l/t Aofh b/df g]kfn /fi6« a}+sn] C0fLnfO{ lbg] 5'6÷;x'lnot jfktsf] b/ 36fO{ sfod x'g cfpg] /sd C0fLn] Aofh :j?k g]kfnL kfqf] adf]lhd k|To]s q}df; cyf{t cfiff9, cflZjg, kf}if / r}q d;fGtdf /÷jf C0fshf{ r'Qmf e'Qmfg xF'bfsf avt ltg{' a'emfpg' kg]{5 .(Applicable Incase of Interest Subsidy/Agriculture Loan)  **;fFjf÷ls:tf e'QmfgL tl/sf M**:jLs[tshf{ /sd pknAw tflnsf adf]lhd z'? lgsfzf ePsf] ldltn] == Tenure == jif{ leq k|lt jif{÷cw{aflif{s÷q}df;÷dlxgf?= ======= Payment amount in figure =======.— cIf/]kL=======Payment amount in words ================ sf b/n] == No of payments ===aflif{s÷cw{aflif{s÷q}dfl;s÷dfl;s ls:tfx?df r'Qmf e'QmfgL ug{'kg]{5 . shf{ lgsfzf ePsf] ldltn]**÷**Ps aif{**÷**5 dlxgf**÷**ltg dlxgf÷Ps dlxgf kZrft k|yd ls:tf e'QmfgL x'g]5 .  **;]jf z'NsM =====** Purpose of loan **=====**shf{sf] === Service charge ====Ü ;]jf z'Ns nfUg]5 .  **shf{ cjlw M** == Tenure == aif{ ;Ddsf] nflu dfq .  ***OR***  *For Installment Basis Term Loan at the time of Annual Review of other credit limits*  **Aofh b/M q}dfl;s cf};t cfwf/ b/(Quarterly Average Base Rate)** === Base Rate ====== **+**=== Premium ======= k|ltzt Aofh b/ lk|ldod( interest rate premium)  xfn pko'{Qm adf]lhd k/Ljt{glzn Aofh b/(Floating Interest Rate )aflif{s== Interst Rate (Total of Base Rate + Premium)====Ü sf b/ lgwf{/0f u/LPsf]5 / ;f] Aofh /sd g]kfnL kfqf] adf]lhd k|To]s q}df; cyf{t cfiff9, cflZjg, kf}if / r}q d;fGtdf /÷jf C0fshf{ r'Qmf e'Qmfg x'Fbfsf avt ltg{' a'emfpg' kg]{5 .(For Non Interest Subidy)  xfn pko'{Qm adf]lhd k/Ljt{glzn Aofh b/(Floating Interest Rate)aflif{s===Total Interest RateÜ== sf b/n] lgwf{/0f u/LPsf]5 . ;f] lgwf{l/t Aofh b/df g]kfn /fi6« a}+sn] C0fLnfO{ lbg] 5'6÷;x'lnot jfktsf] b/ 36fO{ sfod x'g cfpg] /sd C0fLn] Aofh :j?k g]kfnL kfqf] adf]lhd k|To]s q}df; cyf{t cfiff9, cflZjg, kf}if / r}q d;fGtdf /÷jf C0fshf{ r'Qmf e'Qmfg xF'bfsf avt ltg{' a'emfpg' kg]{5 .(Applicable Incase of Interest Subsidy/Agriculture Loan)  **;fFjf÷ls:tf e'QmfgL tl/sf M**o; cl3 lgwf{l/t e'QmfgL tflnsfadf]lhd af`sL ls:tfx? ?= === Payment amount in figure ===========.— ====== Payment amount in words =================sf b/n] ====No of payments ======aflif{s÷cw{aflif{s÷q}dfl;s÷dfl;sls:tfx?df tn plNnlvt shf{ cjlw ;dflKt ldlt leq ;Dk'0f{ afFsL aSof}tf /sd r'Qmf e'QmfgL ug'{ kg]{5 .  **shf{ cjlw ;dflKt ldltM** ===== Expiry Date ========= .  **shf{ k|jfx tl/sfM**====================***Free Text Required* for disbursement procedure** =========== |
| ***0f\_*** | **crn ;+klQ ;'/If0fdf cfwfl/t cfjlws shf{** For Mortgage Term Loan**÷ ;'/If0fdf cfwf/Lt :jk'**`**hL cfjlws shf{**For Equity Term Loan**-Mortgage Term Loan** For Mortgage Term Loan **/ Equity Mortgage Term Loan**For Equity Term Loan **\_a'Fbf g+====** Serial no of parent limit (example:क, ख, ग), i.e if this loan is complementery of other loan**===sf] k"/s ;'ljwf÷s'n ;'ljwfsf] k"/s ;'ljwf**  **;LdfM ?============**Loan amount in figure **============.**-**-cIf/]kL ?=====**Loan amount in words **======== dfq\_**  **lwtf]] ;'/If0fM** C0fshf{ pkof]u ug'{ cufj} C0fshf{sf] ;'/If0f :j?ka}+ssf] kIfdf ;'/If0f dxndf plNnlvt 3/÷hUuf lwtf]]aGws kfl/t **÷**u/Llbg' kg]{5In case of new mortgage/Remortgage**÷** u/LlbOPsf] oyfjt sfod /xg]] 5In case of existing mortgage continued.  **C0fshf{ pkof]u ug{ ;Sg] ;Ldf -Drawing Power\_** *If the loan is new***M**shf{sf] ;'/If0f jfkt a}+ssf] kIfdf lwtf]] n]lvlbg]In case of new mortgage/Remortgage**÷** n]lvlbPsf] In case of existing mortgage continued3/÷hUufsf] a}+ssf] cflwsfl/sd'Nofªsgstf{ åf/f pb\3f]lift **÷** Go"gtd d"No -Distress Value\_Incase distress value considered**÷** ahf/ d'No -Market Value\_In case market value consideredsf]] ==== Drawing power ====k|ltzt a/fa/ /sd jf :jLs[t shf{ dWo] h'g sd x'G5 ;f] a/fj/ shf{ pkof]u ug{ ;lsg]5 .  *For New EMI Term Loan*  **Aofh b/M q}dfl;s cf};t cfwf/ b/(Quarterly Average Base Rate)** === Base Rate ====== **+**=== Premium ======= k|ltzt Aofh b/ lk|ldod( interest rate premium)  xfn pk/FQm adf]lhd k/Ljt{glzn Aofh b/(Floating Interest Rate )aflif{s=== Interest Rate ===Ü sf b/n] dfl;s ltg'{ a'emfpg' kg]{5 .  **;fFjf /Aofh e'QmfgL tl/sfM** ;fFjf / Aofh ;lxtsf] o;};fy ;+nUg cg'dflgt tflnsf adf]lhd dfl;s ?= ========== EMI in Figure =============== -cIf/]lk ?= ========== EMI in words ================dfq\_ sf b/n] ===Total number of installment== ;d dfl;s ls:tf(Equated Monthly Installment) x?df r'Qmf e'QmfgL ug'{ kg]{5 .  If EMI is paid/start on subsequent Month  **shf{ e'QmfgL z'?M shf{** lgsf;f ePsf] kl5Nnf]] dlxgf b]lv ls:tf e'QmfgL ldlt x'g]5 .Populate this text but editable  OR  If EMI is paid on every 20thEnglish Calenter Month  shf{ /sdsf] z'? lgsf;f ePsf] kl5Nnf]] dlxgf b]lv cFu|]hL kfqf]sf] k|To]s @) tfl/vsf lbg ls:tf e'QmfgL ldlt x'g]5 .  **;]jf z'NsM ======** Purpose of Loan **======** shf{sf] === Service Charge ====Ü ;]jf z'Ns nfUg]5 .  **shf{ cjlw M** = Tenure === aif{ ;Ddsf] nflu dfq .  ***OR***  *For EMI Term Loan at the time of Annual Review of other credit limits*  **Aofh b/M q}dfl;s cf};t cfwf/ b/(Quarterly Average Base Rate)** === Base Rate ====== **+**=== Premium ======= k|ltzt Aofh b/ lk|ldod( interest rate premium)  xfn pk/FQm adf]lhd k/Ljt{glzn Aofh b/(Floating Interest Rate )aflif{s=== Interest Rate ===Ü sf b/n] dfl;s ltg'{ a'emfpg' kg]{5 .  **;fFjf /Aofh e'QmfgL tl/sfM** ;fFjf / Aofh ;lxtsf] o; cl3 lgwf{/Lt ;d dfl;s ls:tf(Equated Monthly Installment) tflnsf adf]lhd dfl;s ?= ========== EMI in figure =============== -cIf/]lk ?= ========== EMI in words ================dfq\_sf b/n] af`sL ls:tfx?df tn plNnlvt shf{ cjlw ;dflKt ldlt leq r'Qmf e'QmfgL ug'{ kg]{5 .  **shf{ cjlw ;dflKt ldltM** ====Expiry Date========== . |
|  | ***OR***  *For New Installment Basis Term Loan*  **Aofh b/M q}dfl;s cf};t cfwf/ b/(Quarterly Average Base Rate)** === Base Rate ====== **+**=== Premium ======= k|ltzt Aofh b/ lk|ldod( interest rate premium)  xfn pko'{Qm adf]lhd k/Ljt{glzn Aofh b/(Floating Interest Rate )aflif{s== Interst Rate (Total of Base Rate + Premium)====Ü sf b/ lgwf{/0f u/LPsf]5 / ;f] Aofh /sd g]kfnL kfqf] adf]lhd k|To]s q}df; cyf{t cfiff9, cflZjg, kf}if / r}q d;fGtdf /÷jf C0fshf{ r'Qmf e'Qmfg x'Fbfsf avt ltg{' a'emfpg' kg]{5 .(For Non Interest Subidy)  xfn pko'{Qm adf]lhd k/Ljt{glzn Aofh b/(Floating Interest Rate)aflif{s===Total Interest RateÜ== sf b/n] lgwf{/0f u/LPsf]5 . ;f] lgwf{l/t Aofh b/df g]kfn /fi6« a}+sn] C0fLnfO{ lbg] 5'6÷;x'lnot jfktsf] b/ 36fO{ sfod x'g cfpg] /sd C0fLn] Aofh :j?k g]kfnL kfqf] adf]lhd k|To]s q}df; cyf{t cfiff9, cflZjg, kf}if / r}q d;fGtdf /÷jf C0fshf{ r'Qmf e'Qmfg xF'bfsf avt ltg{' a'emfpg' kg]{5 .(Applicable Incase of Interest Subsidy/Agriculture Loan)  **;fFjf÷ls:tf e'QmfgL tl/sf M**:jLs[tshf{ /sd pknAw tflnsf adf]lhd z'? lgsfzf ePsf] ldltn] == Tenure == jif{ leq k|lt jif{÷cw{aflif{s÷q}df;÷dlxgf?= ======= Payment amount in figure =======.— cIf/]kL=======Payment amount in words ================ sf b/n] == No of payments ===aflif{s÷cw{aflif{s÷q}dfl;s÷dfl;s ls:tfx?df r'Qmf e'QmfgL ug{'kg]{5 . shf{ lgsfzf ePsf] ldltn]**÷**Ps aif{**÷**5 dlxgf**÷** ltg dlxgf÷Ps dlxgf kZrft k|yd ls:tf e'QmfgL x'g]5 .  **;]jf z'NsM =====** Purpose of loan **=====**shf{sf] === Service charge ====Ü ;]jf z'Ns nfUg]5 .  **shf{ cjlw M** == Tenure == aif{ ;Ddsf] nflu dfq .  ***OR***  *For Installment Basis Term Loan at the time of Annual Review of other credit limits*  **Aofh b/M q}dfl;s cf};t cfwf/ b/(Quarterly Average Base Rate)** === Base Rate ====== **+**=== Premium ======= k|ltzt Aofh b/ lk|ldod( interest rate premium)  xfn pko'{Qm adf]lhd k/Ljt{glzn Aofh b/(Floating Interest Rate )aflif{s== Interst Rate (Total of Base Rate + Premium)====Ü sf b/ lgwf{/0f u/LPsf]5 / ;f] Aofh /sd g]kfnL kfqf] adf]lhd k|To]s q}df; cyf{t cfiff9, cflZjg, kf}if / r}q d;fGtdf /÷jf C0fshf{ r'Qmf e'Qmfg x'Fbfsf avt ltg{' a'emfpg' kg]{5 .(For Non Interest Subidy)  xfn pko'{Qm adf]lhd k/Ljt{glzn Aofh b/(Floating Interest Rate)aflif{s===Total Interest RateÜ== sf b/n] lgwf{/0f u/LPsf]5 . ;f] lgwf{l/t Aofh b/df g]kfn /fi6« a}+sn] C0fLnfO{ lbg] 5'6÷;x'lnot jfktsf] b/ 36fO{ sfod x'g cfpg] /sd C0fLn] Aofh :j?k g]kfnL kfqf] adf]lhd k|To]s q}df; cyf{t cfiff9, cflZjg, kf}if / r}q d;fGtdf /÷jf C0fshf{ r'Qmf e'Qmfg xF'bfsf avt ltg{' a'emfpg' kg]{5 .(Applicable Incase of Interest Subsidy/Agriculture Loan)  **;fFjf÷ls:tf e'QmfgL tl/sf M**o; cl3 lgwf{l/t e'QmfgL tflnsfadf]lhd af`sL ls:tfx? ?= === Payment amount in figure ===========.— ====== Payment amount in words =================sf b/n] ====No of payments ====== aflif{s÷cw{aflif{s÷q}dfl;s÷dfl;sls:tfx?df tn plNnlvt shf{ cjlw ;dflKt ldlt leq ;Dk'0f{ afFsL aSof}tf /sd r'Qmf e'QmfgL ug'{ kg]{5 .  **shf{ cjlw ;dflKt ldltM** ===== Expiry Date ========= .  **shf{ k|jfx tl/sfM***(In case of loan against fresh mortaged property )*;'/If0f dxndf plNnlvt 3/÷hUuf a}+ssf] kIfdf lwtf]]aGws kfl/t u/Llbg'sf ;fy} C0fLn] C0fshf{ ;+u ;DalGwt ;Dk"0f{ sfuhftx? ;lx5fk ul/;s] kZrft ;f] 3/÷hUufsf] a}ssf] cflwsfl/s d'Nofªsgstf{n] tof/ k/]sf] k|ltj]bgdf plNnlvt**÷**Go"gtd d"No-Distress Value\_Incase disress value considered**÷**ahf/ d'No-Market Value\_ Incase market value consideredsf]]=== Drawing power =======k|ltzt jf :jLs[t C0fshf{ /sd dWo] h'g sd x'G5 ;f] /sd tkfO{+sf] lgj]bg adf]lhd o; a}+sdf vf]Ng' ePsf] rNtL vftfdf k|jfx ul/g]5 .  ***OR***  **shf{ k|jfx tl/sfM***(In case of loan against existing mortaged property )*C0fLn] C0fshf{ ;+u ;DalGwt ;Dk"0f{ sfuhftx? ;lx 5fk eO{ a}+snfO{ k|fKt eP kZrft lwtf]]aGws /x]sf] 3/÷hUufsf] cflwsfl/s d'Nofªsgstf{n] tof/ k/]sf] k|ltj]bgdf plNnlvt**÷**Go"gtd d"No-Distress Value\_ Incase disress value considered**÷**ahf/ d'No-Market Value\_ Incase market value consideredsf]==== Drawing power ====== k|ltzt jf :jLs[t C0fshf{ /sd dWo] h'g sd x'G5 ;f] /sd tkfO{+n] o; a}+sdf vf]Ng' ePsf] rNtL vftfdf k|jfx ul/g]5 .  Free Text Box |
| ***t\_*** | **;jf/L ;fwg shf{ -Auto Loan)a'Fbf g+====** Serial no of parent limit (example:क, ख, ग), i.e if this loan is complementery of other loan**===sf] k"/s ;'ljwf÷s'n ;'ljwfsf] k"/s ;'ljwf**  **;LdfM ?============**Loan amount in figure **============.**-**-cIf/]kL ?=====**Loan amount in words **======== dfq\_**  **;'/If0fM** ;jf/L ;fwg shf{af6 vl/b ul/Psf]Already purchased**÷**ul/g] ;jf/L ;fwg To be purchaseda}+ssf] gfddf btf{ ul/lbg'kg]{5If to be registed in bank's name**÷** ul/lbOPsf] oyfjt sfod /xg]5If already registered in bank's name.  **C0fshf{ pkof]u ug{ ;Sg] ;Ldf -Drawing Power\_** *If the loan is new***M**;jf/L ;fwgsf] d"Nosf] ==== Drawing power ====k|ltzt a/fa/ /sd jf :jLs[t shf{ dWo] h'g sd x'G5 ;f] a/fa/ shf{ pkof]u ug{ ;lsg]5 .  *For New EMI Term Loan*  **Aofh b/M q}dfl;s cf};t cfwf/ b/(Quarterly Average Base Rate)** === Base Rate ====== **+**=== Premium ======= k|ltzt Aofh b/ lk|ldod( interest rate premium)  xfn pk/FQm adf]lhd k/Ljt{glzn Aofh b/(Floating Interest Rate )aflif{s=== Interest Rate ===Ü sf b/n] dfl;s ltg'{ a'emfpg' kg]{5 .  **;fFjf /Aofh e'QmfgL tl/sfM** ;fFjf / Aofh ;lxtsf] o;};fy ;+nUg cg'dflgt tflnsf adf]lhd dfl;s ?= ========== EMI in Figure =============== -cIf/]lk ?= ========== EMI in words ================dfq\_ sf b/n] ===Total number of installment== ;d dfl;s ls:tf(Equated Monthly Installment) x?df r'Qmf e'QmfgL ug'{ kg]{5 .  If EMI is paid/start on subsequent Month  **shf{ e'QmfgL z'?M shf{** lgsf;f ePsf] kl5Nnf]] dlxgf b]lv ls:tf e'QmfgL ldlt x'g]5 .Populate this text but editable  OR  If EMI is paid on every 20thEnglish Calenter Month  shf{ /sdsf] z'? lgsf;f ePsf] kl5Nnf]] dlxgf b]lv cFu|]hL kfqf]sf] k|To]s @) tfl/vsf lbg ls:tf e'QmfgL ldlt x'g]5 .  **;]jf z'NsM ======** Purpose of Loan **======** shf{sf] === Service Charge ====Ü ;]jf z'Ns nfUg]5 .  **shf{ cjlw M** = Tenure === aif{ ;Ddsf] nflu dfq .  ***OR***  *For EMI Term Loan at the time of Annual Review of other credit limits* |
|  | **Aofh b/M q}dfl;s cf};t cfwf/ b/(Quarterly Average Base Rate)** === Base Rate ====== **+**=== Premium ======= k|ltzt Aofh b/ lk|ldod( interest rate premium)  *For EMI Term Loan at the time of Annual Review of other credit limits*  **Aofh b/M q}dfl;s cf};t cfwf/ b/(Quarterly Average Base Rate)** === Base Rate ====== **+**=== Premium ======= k|ltzt Aofh b/ lk|ldod( interest rate premium)  xfn pk/FQm adf]lhd k/Ljt{glzn Aofh b/(Floating Interest Rate )aflif{s=== Interest Rate ===Ü sf b/n] dfl;s ltg'{ a'emfpg' kg]{5 .  **;fFjf /Aofh e'QmfgL tl/sfM** ;fFjf / Aofh ;lxtsf] o; cl3 lgwf{/Lt ;d dfl;s ls:tf(Equated Monthly Installment) tflnsf adf]lhd dfl;s ?= ========== EMI in figure =============== -cIf/]lk ?= ========== EMI in words ================dfq\_sf b/n] af`sL ls:tfx?df tn plNnlvt shf{ cjlw ;dflKt ldlt leq r'Qmf e'QmfgL ug'{ kg]{5 .  **shf{ cjlw ;dflKt ldltM** ====Expiry Date========== .  ***OR***  *For New Installment Basis Term Loan*  **Aofh b/M q}dfl;s cf};t cfwf/ b/(Quarterly Average Base Rate)** === Base Rate ====== **+**=== Premium ======= k|ltzt Aofh b/ lk|ldod( interest rate premium)  xfn pko'{Qm adf]lhd k/Ljt{glzn Aofh b/(Floating Interest Rate )aflif{s== Interst Rate (Total of Base Rate + Premium)====Ü sf b/ lgwf{/0f u/LPsf]5 / ;f] Aofh /sd g]kfnL kfqf] adf]lhd k|To]s q}df; cyf{t cfiff9, cflZjg, kf}if / r}q d;fGtdf /÷jf C0fshf{ r'Qmf e'Qmfg x'Fbfsf avt ltg{' a'emfpg' kg]{5 .  **;fFjf÷ls:tf e'QmfgL tl/sf M**:jLs[tshf{ /sd pknAw tflnsf adf]lhd z'? lgsfzf ePsf] ldltn] == Tenure == jif{ leq k|lt jif{÷cw{aflif{s÷q}df;÷dlxgf?= ======= Payment amount in figure =======.— cIf/]kL=======Payment amount in words ================ sf b/n] == No of payments ===aflif{s÷cw{aflif{s÷q}dfl;s÷dfl;s ls:tfx?df r'Qmf e'QmfgL ug{'kg]{5 . shf{ lgsfzf ePsf] ldltn]**÷**Ps aif{**÷**5 dlxgf**÷** ltg dlxgf÷Ps dlxgf kZrft k|yd ls:tf e'QmfgL x'g]5 .  **;]jf z'NsM =====** Purpose of loan **=====**shf{sf] === Service charge ====Ü ;]jf z'Ns nfUg]5 .  **shf{ cjlw M** == Tenure == aif{ ;Ddsf] nflu dfq .  ***OR***  *For Installment Basis Term Loan at the time of Annual Review of other credit limits*  **Aofh b/M q}dfl;s cf};t cfwf/ b/(Quarterly Average Base Rate)** === Base Rate ====== **+**=== Premium ======= k|ltzt Aofh b/ lk|ldod( interest rate premium)  xfn pko'{Qm adf]lhd k/Ljt{glzn Aofh b/(Floating Interest Rate )aflif{s== Interst Rate (Total of Base Rate + Premium)====Ü sf b/ lgwf{/0f u/LPsf]5 / ;f] Aofh /sd g]kfnL kfqf] adf]lhd k|To]s q}df; cyf{t cfiff9, cflZjg, kf}if / r}q d;fGtdf /÷jf C0fshf{ r'Qmf e'Qmfg x'Fbfsf avt ltg{' a'emfpg' kg]{5 .  **;fFjf÷ls:tf e'QmfgL tl/sf M**o; cl3 lgwf{l/t e'QmfgL tflnsfadf]lhd af`sL ls:tfx? ?= === Payment amount in figure ===========.— ====== Payment amount in words =================sf b/n] ====No of payments ====== aflif{s÷cw{aflif{s÷q}dfl;s÷dfl;sls:tfx?df tn plNnlvt shf{ cjlw ;dflKt ldlt leq ;Dk'0f{ afFsL aSof}tf /sd r'Qmf e'QmfgL ug'{ kg]{5 .  **shf{ cjlw ;dflKt ldltM** ===== Expiry Date ========= .  **shf{ k|jfx tl/sfM**;jf/L ;fwgsf] Jofks(Comprehensive) ladfn]v ;lxt a}+ssf] gfddf btf{ u/Llbg'sf ;fy} cfjZos ;Dk"0f{ shf{÷;'/If0f sfuhkqx? ;xL5fk eO{ a}+snfO{ k|fKt ePkZrft ;jf/L ;fwgsf] s/ lahs÷Eof6 lansf] ==== Drawing power ====k|ltzt a/fa/ /sd jf :jLs[t shf{ dWo] h'g sd x'G5 ;f] /sd tkfO{+n] o; a}+sdf vf]Ng' ePsf] rNtL vftfdf k|jfx ul/g]5 / tkfO{+sf] lnlvt lgb]{zg adf]lhd ;f]lx vftfdf vr{ hgfO{ cflwsfl/s ljqm]tf =========== Name of delear (Free Text) =================== jf p;sf] k|ltlglwnfO{ ;f] /sd a}+s 8«fkm\6 dfkm{t jf vftfdf /sd :yfgfGt/0f u/L e'QmfgL ul/g]5 .  ***OR***  **shf{ k|jfx tl/sfM**………***Free Text Required***……………… |
| ***y\_*** | **a}+s hdfgt ;'ljwf -Bank Guarantee\_a'Fbf g+====** Serial no of parent limit (example:क, ख, ग), i.e if this loan is complementery of other loan**===sf] k"/s ;'ljwf÷s'n ;'ljwfsf] k"/s ;'ljwf**  **;LdfM ?============**Loan amount in figure **============.**-**-cIf/]kL ?=====**Loan amount in words **======== dfq\_**  **;'/If0f**If only against general counter guarantee**M**a}+ssf] kIfdf sfp06/ hdfgt ;DaGwL ;Demf}tf -General Counter Guarantee\_  OR  **;'/If0f**If against general counter guarantee and hypothecation**M**a}+ssf] kIfdf sfp06/ hdfgt ;DaGwL ;Demf}tf-General Counter Guarantee\_ sf ;fy} ;fdfgx?sf] df}Hbft pk/ lwtf]aGws -Hypothecation\_ xsflwsf/ / C0fLn] cfkm\gf cf;fdLaf6 e'QmfgL k|fKt ug{ af+ls /sdx? (AccountReceivables) a}+sn] ;+sng ug{ ;Sg] clVtof/gfdfx:tfGt/0f ug'{ kg]{5If new hypothecation is purposed**÷**ul/lbg'ePsf] oyfjt sfod /xg]5If existing hypothecation is continued.  ***OR***  **;'/If0fM** ==== Name of bank who has provided counter guarantee =========a}+sn] o; a}+snfO{ hf/L ul/Psf] sfp06/ hdfgt kq .  **w/f}6L** Against Cash Margin**M** gub === Margin ===Üw/f}6L :j?k /xg]5 .  ***OR***  For APG/PFG/Bid bondclu|d e'QmfgL a}+s hdfgt-Advance Payment Guarantee\_sf] xsdf=== Commission ===Ügub / sfo{ ;Dkfbg a}+s hdfgt (Performance Bond\_ tyf af]nkq a}+s hdfgt -Bid Bond\_sf] xsdf ==== Commission ==Ügub w/f}6L :j?k /xg]5 .  **sld;g**Commission Type 1**M** k|lt q}df;=== Service charge ===Üsf b/n] jf slDtdf ?= ======= Minimum Service charge =================.**–**nfUg]5 .  ***OR***  Commission Type 2clu|d e'QmfgL a}+s hdfgt -Advance Payment Guratantee\_ sf] xsdf k|lt a}s+ hdfgt k|lt q}df; **==** Commission **==**Üsf b/n]/ sfo{ ;Dkfbg a}+s hdfgt -Performance Bond\_ tyf af]nkq a}+s hdfgt -Bid Bond\_ sf] xsdf k|lt a}s+ hdfgt k|lt q}df; ===== Commission =====Üsf b/n] jf slDtdf ?= ==== Minimum Commission amount ======.–nfUg]5 .  **;'ljwf ;dflKt÷k'g/fjnf]sg ldltM** ====== Review/Expiry Date ============= |
| ***b\_*** | **laN; vl/b shf{ -Bills Purchase\_a'Fbf g+====** Serial no of parent limit (example:क, ख, ग), i.e if this loan is complementery of other loan**===sf] k"/s ;'ljwf÷s'n ;'ljwfsf] k"/s ;'ljwf**  **;LdfM ?============**Loan amount in figure **============.**-**-cIf/]kL ?=====**Loan amount in words **======== dfq\_**  **;'/If0fM** vl/b ul/g] laN;\ , r]s, 8«fk\m6… ***Free Text Required***…………  **w/f}6LM** ===Margin =====k|ltzt w/f}6L :j?k /xg]5 .  **z'NsM** k|lt sf/f]af/ **…** Commission **…Ü** jf slDtdf ?=== Minimum commission amount =====.**–**sf b/n] nfUg]5 .  **shf{ cjlw ;dflKt÷k'g/fjnf]sg ldltM** =========Expiry Date ============. |
| ***w\_*** | **…..*Free Text Required….. -Free Text Required incase of new facility\_*** |

**b|i6AoM** dfly a'Fbf g+=…S.N of Facility Free text df pNn]lvt C0fshf{ ;'ljwfx? ;x'lnotk'0f{ shf{ x'g\ . ;x'lnotk'0f{ shf{sf nflu Aofh cg'bfg ;DalGw Plss[t sfo{ljlw,@)&%, bf];|f] ;+zf]wg, @)&^ / t];|f] ;+zf]wg, @)&&adf]lhdsf] x'g cfpg] cg'bfg Aofh e'QmfgLsf nflu g]kfn /fi6« a}+s ;dIf cg'/f]w ul/g]5 / sydsbflrt g]kfn /fi6« a}+saf6 h'g;'s} sf/0fn] Aofh cg'bfg k|fKt x'g g;s]df pQm cg'bfg b/ jfktsf] x'g] Aofh /sd ;d]t tkfO{ C0fL :jo+n]g} ltg'{ a'emfpg' kg{]5 .

;fy} Aofh tyf ;fFjf /sd e'QmfgL ldlt leq ga'emfPdf lgodfg';f/ Aofh cg'bfg k|bfg ug{ a}+s afWo x'g]5}g . ;fy} a}+saf6 h'g p2]Zosf] nflu shf{ lnPsf] xf], ;f] p2]Zodf shf{ k|of]u gu/]df (Misuse of loan)a}+sn] s'g} klg avt shf{ ;'ljwf lkmtf{ dfu ug{ ;Sg]5 / ;f] shf{df lgodfg';f/ Aofh cg'bfg k|bfg gug{sf ;fy} cl3Nnf] k|bfg ul/Psf cg'bfgx? klg lkmtf{ dfu ug]{ a}+ssf] clwsf/ ;'/lIft /x]g5 .(Applicable Incase of Interest Subsidy/Agriculture Loan)

End of Section 2

Section 3: Security/Collateral

**;'/If0f ljj/0fM**

**s= k|fylds ;'/If0f -Primary Security\_**

**!= 3/÷hUuf lwtf]]aGws xsflwsf/ -Mortgage Charges\_M** Applicable only if Land/building as primary collateral

:jLs[t C0fshf{ k|jfx ug'{ cufj} For new mortgage / remortgage C0fshf{sf] ;'/If0f :j?k a}+ssf] kIfdf b]xfo adf]lhdsf] 3/÷hUuf lwtf]]aGws kfl/t **÷**u/L lbg' kg]{5 For new mortgage / remortgage **÷**ul/lbg'ePsf] oyfjt sfod /xg] 5 For existing mortgage to be continued .

***OR***

o; cl3 C0fshf{sf] ;'/If0f :j?k a}+ssf] kIfdf lwtf]]aGws kfl/t ul/lbg'ePsf b]xfo adf]lhdsf] 3/÷hUuf dfly :jLs[t yk÷ cltl/Qm C0fshf{÷;'ljwf ;lxt ;Dk'0f{ C0fshf{ ;'ljwfsf nflu ;d]t lwtf]]aGws oyfjt sfod /xg] 5 . For existing mortgage with enhancement

***OR***

:jLs[t C0fshf{ k|jfx ug'{ cufj} For new mortgage C0fshf{sf] ;'/If0f :j?k a}+ssf] kIfdf b]xfo adf]lhdsf] 3/ hUuf o; a}sn] ============== Name of other borrowing client with whom the mortgage has been share ==================== sf] gfddf :jLs[t C0f shf{ ;úljwf ;d]t pNn]v u/L ;+oúQm ?kdf lwtf]]aGws kfl/t **÷**ul/lbg' kg]{5 For new motgage/remortgage **÷**ul/lbg'ePsf] oyfjt sfod /xg] 5 . For existing mortgage to be continued - this clause if the collateral is shared

***OR***

o; cl3 C0fshf{sf] ;'/If0f :j?k o; a}sn] tkfO{ C0fL tyf ============= Name of other borrowing client with whom the mortgage has been share ========================= sf] gfddf :jLs[t C0f shf{ ;úljwf ;d]t pNn]v u/L ;+oúQm ?kdf lwtf]]aGws kfl/t ul/lbg'ePsf] b]xfo adf]lhdsf] 3/÷hUuf dfly :jLs[t yk÷ cltl/Qm C0fshf{÷;'ljwf ;lxt ;Dk'0f{ C0fshf{ ;'ljwfsf nflu lwtf]]aGws oyfjt sfod /xg] 5 . For existing mortgage with enhancement this clause if the collateral is shared

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 3/÷hUuf  wgLsf] gfd y/ | 3/÷hUufsf] cjl:ylt | | | l;6 g+= | lsQf g+= | If]qkmn |
| lhNnf | gu/÷uf=lj=;= | j8f g+= |
| Content of this table can be multiple |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

**Free Text Box with including below table**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 3/÷hUuf  wgLsf] gfd y/ | 3/÷hUufsf] cjl:ylt | | | l;6 g+= | lsQf g+= | If]qkmn |
| lhNnf | gu/÷uf=lj=;= | j8f g+= |
| Content of this table can be multiple |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

**@= ;fdfg df}Hbft lwtf]]aGws xsflwsf/ -Hypothecation Charges\_M** Applicable if only hypothecation letter is required

a}+saf6 k|fKt shf{ jf ;'ljwf tyf C0fLsf] cfkm\g} >f]t ;d]taf6 vl/b ul/Psf] hxf;'s} /x] ePsf] ;Dk"0f{ ;fdfgx?sf] df}Hbft pk/ o; a}+ssf] kIfdf lwtf]aGws xsflwsf/ sfod **÷** ul/lbg' kg]{5 If new hypothecation is to be executed **÷** ul/lbg' ePsf] oyfjt sfod /xg]] 5 If existing hypothecation is to be continued . For trading unit

a}+saf6 k|fKt shf{ jf ;'ljwf tyf C0fLsf] cfkm\g} >f]t ;d]taf6 vl/b ul/Psf] hxf;'s} /x] ePsf] sRrf kbfy{ k|zf]lwt jf cw{ k|zf]lwt sRrf kbfy{, tof/L ;fdfg, k|zf]wgsf] qmddf /x]sf] sRrf kbfy{ ;d]t ;Dk"0f{ ;fdfgx?sf] df}Hbft pk/ o; a}+ssf] kIfdf lwtf]aGws xsflwsf/ sfod **÷** ul/lbg' kg]{5 If new hypothecation is to be executed **÷** ul/lbg' ePsf] oyfjt sfod /xg]] 5 If existing hypothecation is to be continued . For Manufacturing Case

**#= x:tfGt/0f -Assignment\_M** Applicable if only assignment of letter required

C0fLn] cfkm\gf cf;fdLaf6 e'QmfgL k|fKt ug{ afFsL /sdx? (Account Receivables) a}+sn] ;+sng ug{ ;Sg] clVtof/gfdf x:tfGt/0f ul/lbg' kg]{5 If new assignment letter need to be obtained**÷** ul/lbg' ePsf] oyfjt sfod /xg]] 5 If existing assignment letter is to be continued.

**$= kfl/kf;'** **(Paripassu)** Applicable if only Papripassu required

k|fylds ;'/If0f cGtu{t plNnlvt rn ;DklQ -Current Assets) x? pk/ o; a}+s tyf ;xefuL ====Name of member bank – free text============== a}+s÷x?sf] kIfdf kfl/kf;' ;Demf}tf cGtu{t a}+sx?sf dfem k|yd kfl/kf;' xsfclwsf/ sfod ul/lbg' kg]{5 If paripassu is to be executed **÷** ul/lbg' ePsf] oyfjt sfod /xg]] 5 If existing paripassu is continued.

Free text box required

**%= u|x0fflwsf/ -Lien\_M** Applicable only if TD or deposit or National Bond Debenture is required as primary security

For TD

glan If TD is of Nabil Bank÷**==** Other bank name If TD is of other bank**========** a}+s4f/f hf/L ul/Psf] =============sf] gfddf /x]sf] slDtdf ?======Amount======== a/fa/sf] d'4tL /l;b**÷**x? pk/ a}+sn] plNnlvt /l;b jfktsf] /sd shf{df ;dfof]hg ug{ ;Sg] clwsf/ ;lxtsf] df]h/fkq -Letter of Set-off\_ a}+ssf] kIfdf hf/L u/L lbg' kg]{5 / ;f] d'4tL /l;b**÷**x?sf] ;Ssn k|lt a}+snfO{ x:tfGt/0f ug'{ kg]{5 If lien is to be created**÷** ul/lbOPsf] oyfjt sfod /xg]] 5 If existing lien is continued .

***AND / OR***

For Deposit-Saving/Current/Call a/c

glan a}+sdf vf]lnPsf] ===========Name of account holder – free text==================sf] gfddf /x]sf] rlNtCurrent÷artSaving÷snCall vftf g+= A/c Number Free Text Required……… df /x]sf] df}Hbft ?==========Amount============ a/fa/sf] /sddf u|x0fflwsf/ sfod u/L pQm /sd a/fj/ shf{df ;dfof]hg ug{ ;Sg] clwsf/ ;lxtsf] df]h/fkq -Letter of Set-off\_ a}+ssf] kIfdf hf/L ul/lbg' kg{]5 If letter of set-off to be obtained÷ ul/lbOPsf] oyfjt sfod /xg]] 5 If letter of set off is continued.

***AND / OR***

***For National Bond/Debenture***

=======Name – Free Text==========x?sf] gfddf /x]sf] slDtdf ?==========Amount===========.**-** a/fa/sf] gful/s art kq**÷** /fli6«o art kq**÷** C0fkq Drop down –pk/ o; a}+sn] plNnlvt gful/s art kq**÷** /fli6«o art kq**÷** C0fkq Drop down – Auto populate as per earlier selection jfktsf] /sd / ;f]df k|fKt x'g] Aofh ;d]t shf{df ;dfof]hg ug{ ;Sg] clwsf/ ;lxtsf]] df]h/fkq -Letter of Set-off\_ a}+ssf] kIfdf hf/L u/L lbg' kg]{5 / ;f] gful/s art kq**÷** /fli6«o art kq**÷** C0fkq Drop down – Auto populate as per earlier selectionsf] Aofh e'QmfgL k'hf{ ;lxt a}+snfO{ x:tfGt/0f ug'{ kg]{5 If lien is to be created**÷** ul/lbOPsf] oyfjt sfod /xg]] 5 If lien is already created**.**

**Free Text Box** **with including table**

**^= ;jf/L ;fwg btf{ -Vehicle Registration\_M** Applicable only Auto loan and termloan for vehicle is required

;jf/L ;fwg shf{af6 vl/b ul/Psf ;jf/L ;fwgsf] Jofks (Comprehensive) ladf ;lxt a}+ssf] gfddf btf{ ul/lbg' kg]{5 Registration is to be done**÷**ul/lbg'ePsf] oyfjt sfod /xg]5 Existing registration is continued .

**&= sfp06/ hdfgt -General Counter Guarantee\_M**Applicable for guarantee facility required

a}+ssf] kIfdf sfp06/ hdfgt ;DaGwL ;Demf}tf (General Counter Guarantee) n]lvlbg'kg]{5 If new counter guarantee is to be obtained**÷**n]lvlbg'ePsf] oyfjt sfod /xg]5 If existing guarantee is continued.

**v= yk÷;xfos ;'/If0f -Additional/ Secondary Security\_**

**!= 3/÷hUuf lwtf]]aGws xsflwsf/ -Mortgage Charges\_M** Applicable only if Land/building as primary collateral

:jLs[t C0fshf{ k|jfx ug'{ cufj} For new mortgage / remortgage C0fshf{sf] ;'/If0f :j?k a}+ssf] kIfdf b]xfo adf]lhdsf] 3/÷hUuf lwtf]]aGws kfl/t **÷**u/L lbg' kg]{5 For new mortgage / remortgage **÷**ul/lbg'ePsf] oyfjt sfod /xg] 5 For existing mortgage to be continued .

***OR***

o; cl3 C0fshf{sf] ;'/If0f :j?k a}+ssf] kIfdf lwtf]]aGws kfl/t ul/lbg'ePsf b]xfo adf]lhdsf] 3/÷hUuf dfly :jLs[t yk÷ cltl/Qm C0fshf{÷;'ljwf ;lxt ;Dk'0f{ C0fshf{ ;'ljwfsf nflu ;d]t lwtf]]aGws oyfjt sfod /xg] 5 . For existing mortgage with enhancement

***OR***

:jLs[t C0fshf{ k|jfx ug'{ cufj} For new mortgage C0fshf{sf] ;'/If0f :j?k a}+ssf] kIfdf b]xfo adf]lhdsf] 3/ hUuf o; a}sn] ============== Name of other borrowing client with whom the mortgage has been share ==================== sf] gfddf :jLs[t C0f shf{ ;úljwf ;d]t pNn]v u/L ;+oúQm ?kdf lwtf]]aGws kfl/t **÷**ul/lbg' kg]{5 For new motgage/remortgage **÷**ul/lbg'ePsf] oyfjt sfod /xg] 5 . For existing mortgage to be continued - this clause if the collateral is shared

***OR***

o; cl3 C0fshf{sf] ;'/If0f :j?k o; a}sn] tkfO{ C0fL tyf ============= Name of other borrowing client with whom the mortgage has been share ========================= sf] gfddf :jLs[t C0f shf{ ;úljwf ;d]t pNn]v u/L ;+oúQm ?kdf lwtf]]aGws kfl/t ul/lbg'ePsf] b]xfo adf]lhdsf] 3/÷hUuf dfly :jLs[t yk÷ cltl/Qm C0fshf{÷;'ljwf ;lxt ;Dk'0f{ C0fshf{ ;'ljwfsf nflu lwtf]]aGws oyfjt sfod /xg] 5 . For existing mortgage with enhancement this clause if the collateral is shared

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 3/÷hUuf  wgLsf] gfd y/ | 3/÷hUufsf] cjl:ylt | | | l;6 g+= | lsQf g+= | If]qkmn |
| lhNnf | gu/÷uf=lj=;= | j8f g+= |
| Content of this table can be multiple | ---- | **--------** |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

**Free Text Box with including below table**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 3/÷hUuf  wgLsf] gfd y/ | 3/÷hUufsf] cjl:ylt | | | l;6 g+= | lsQf g+= | If]qkmn |
| lhNnf | gu/÷uf=lj=;= | j8f g+= |
| Content of this table can be multiple |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

**@= JolQmut hdfgt (Personal Guarantee)M** Applicable only if Guarantee is required

**?=========**Amount in figure**================.**- **-cIf/]kL ?==========**=Amount in words**============================dfq\_** a/fa/sf] Salutaion >Ldfg\**÷** >LdtL**÷**;'>L ======Name of guarantor Can be multiple==============n] a}+ssf] kIfdf JolQmut hdfgt n]lvlbO{Psf] oyfjt sfod /xg]] 5 If existing personal guarantee is continued÷n]lvlbg' kg]{5 If new guarantee is purposed.

Free Text

**#= ;+:yfut hdfgt (Corporate Guarantee)M**Applicable if corporate guarantee is required

**?= ===========**Amount in figure **=============. -cIf/]kL= ? ==========**Amount in words**============================= dfq\_** a/fa/sf] >L==========Name of corporate guarantor===================n] a}+ssf] kIfdf ;+:yfut hdfgt n]lvlbO{Psf] oyfjt sfod /xg]] 5 If existing corporate guarantee is continued ÷n]lvlbg' kg]{5 If new corporate guarantee is required.

**$= kf/:kl/s hdfgt (Cross Guarantee)M** Applicable if cross guarantee required

**?= ===========**Amount in figure **=============. -cIf/]kL= ? ==========**Amount in words**============================= dfq\_** a/fa/sf] >L==========Name of cross guarantee provider================n] a}+ssf] kIfdf kf/:kl/s hdfgt n]lvlbO{Psf] oyfjt sfod /xg]] 5 If existing cross guarantee is continued ÷n]lvlbg' kg]{5 If new corporate guarantee is required.

**$=z]o/ lwtf]]aGws (Share Pledge)** If share is as security

C0fshf{sf] ;'/If0f :j?k o; a}+ssf] kIfdf b]xfo adf]lhdsf ;+:yf÷sDkgLx?4f/f hf/L ul/Psf] z]o/x? / ;f]df k|fKt x'g]] nfef+z / af]g; z]o/x? ;d]tdf klg o; a}+ssf] lwtf] xsflwsf/ sfod /xg] u/L ;DalGwt sDkgL jf ;f] sDkgLsf] z]o/ /lhi6«f/af6 o; a}+ssf] kIfdf /f]Ssf sfod u/fO{ lwtf]]aGws td;'su/Llbg' kg]{5 In case of new pledge÷ul/lbg'ePsf] oyfjt sfod /xg] 5 In case of existing pledge.

***(Free Text Required for Demat)***

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **qm=;+=** | **sDkgLx?sf] gfd** | **z]o/ ;+Vof** | **z]o/ wgLsf] gfd** | **z]o/ wgL] g+=** |
| ! |  |  |  |  |
|  |  |  |  |  |

End of Section 3

**shf{ pkof]u ;LdfM**

!= dfly plNnlvt k"/s C0fshf{ ;'ljwfx? d'Vo C0fshf{ ;'ljwfsf] ;Ldf eGbf a9L pkof]u ug{ kfO{g] 5}g . s'g} klg ;dodf k"/s / d'Vo C0fshf{ ;'ljwfx?sf] s"n pkof]u d'Vo C0fshf{ ;'ljwf ;Ldf eGbf a9L x'g' x'g] 5}g . -Required incase of there is any Complementary Facility/Limit

@= dfly plNnlvt sf]ifdf cfwfl/t ;Dk"0f{ C0fshf{ ;'ljwfx?sf] s"n pkof]u s'g} klg ;dodf **?====**Total funded limit in figure**====. -cIf/]kL ?=** Total funded limit in Words **dfq\_** eGbf a9L x'g' x'g]5}g .Total Funded Limit

#= dfly plNnlvt u}/–sf]ifdf cfwfl/t ;Dk"0f{ ;'ljwfx?sf] s"n pkof]u s'g} klg ;dodf **?=====**Non-funded limit in figure**=======. -cIf/]kL ?=====**Total Non-funded limit in Words**=======dfq\_** eGbf a9L x'g' x'g]5}g . - Required incase of Total Non-Funded Limit is proposed in approved CFR

$= dfly plNnlvt C0fshf{ ;'ljwfx?sf] s"n pkof]u s'g} klg ;dodf **?====**Total limit in figure**====.**- **-cIf/]kL ?====**Total limit in words**==dfq\_** eGbf a9L x'g' x'g]5}g . Total Limit

%= dfly a'Fbf a'Fbfdf tf]lsPsf] C0fshf{ ;'ljwfsf] s"n pkof]u ;Ldf eGbf sydsbflrt a9L /sd pkof]u u/]df jf pkof]u x'g uPdf To:tf] a9L /sd C0fLn] a}+snfO{ tTsfn} ltg'{ a'emfpg' kg]{5 . ga'emfPdf To:tf] j9L /sddf a}+ssf] lgodfg';f/ clwstd Aofhb/n] Aofh nfUg]5 .

^= tkfO{+sf] Joj;fosf] gub cfh{g ug{;Sg] Ifdtf / lwtf]]aGwsdf /x]sf ;DklQx?sf] k|lte'lts/0fsf] e/f];fsf] cfwf/df dfly plNnlvt C0fshf{ ;'ljwfx?sf] k|fylds k|:tfj ul/Psf] xf] .

End of Section 4

Section 5: Interest/Penal/Charges Clauses

**Jofh ;DaGwL zt{x?M**

!= x/]s q}df; -cfiff9, cflZjg, kf}if / r}q d;fGt\_ sf] ;dflKt kZrft a}+ssf] cflwsfl/s j]j ;fO{6 (Website) tyf /fli6«o:t/sf] klqsfdf **q}dfl;s cf};t cfwf/ b/ (Quarterly Average Base Rate )** k|sflzt ul/g]5 . o;/L x/]s q}df; ;dfKt ePkl5 k|sflzt x'g] kl5Nnf] **q}dfl;s cf};t cfwf/ b/ (Quarterly Average Base Rate )** df dfly pNn]v eP adFlhdsF Aofh b/ lk|ldod (Interest Rate Premium) yk u/L q}dfl;s ?kdf Aofh b/ lgwf{/0f ul/g]5.

@= a+}ssf] **q}dfl;s cf};t cfwf/ b/ (Quarterly Average Base Rate )** df x'g] ptf/ r9fasf] sf/0faf6 shf{ tyf ;fk6df nfUg] Aofh b/ a}+ssf] cflwsfl/s j]j ;fO{6 (Website) df k|To]s q}df; cyf{t cfiff9, cflZjg, kf}if / r}q d;fGtsf] k|sfzg u/Lg]] **q}dfl;s cf};t cfwf/ b/ (Quarterly Average Base Rate )** df hltn] kl/jt{{g x'g]5 ;f]lx cg'kftdf k|To]s q}df; kl5sf] dlxgfx? cyf{t >fj0f, sflt{s, df3 / a}zfvsf] klxnf] lbgaf6 Aofh b/ ;dfof]hg tyf ;+;f]wg u/Lg]5 .

**(For The case of EMI Loan- Following additional clauses to be added)**

#= a+}ssf] **q}dfl;s cf};t cfwf/ b/ (Quarterly Average Base Rate )** df x'g] ptf/ r9fasf] sf/0faf6 ;d dfl;s ls:tf (EMI- Equated Monthly Installment )df e'QmfgL x'g] k|s[ltsf shf{x?sf] xsdf lgwf{/Lt dfl;s ls:tf /sd tyf ls:tf e'QmfgL tflnsfdf k/Ljt{g ul/g] 5}g . kl/jt{glzn Aofh b/sf] sf/0f clGtd ls:tf e'QmfgL ldltdf obL s'g} ;fFjf÷Aofh afFsL /xg uPdf pQm /sd ;d]t clGtd ls:tf e'QmfgL ldltdf ;Dk'0f{ afFsL aSof}tf shf{ ;fFjf Aofh /sd r'Qmf e'Qmfg ug'{kg]{5 .

dfly h];'s} n]lvPsf] eP tfklg kl/jt{gzLn Jofhsf] sf/0f ;do ;dodf Jofh b/sf] a[¢L x'g uPaf6 ;f] cg';f/ a}+sn] z'?df k|bfg u/]sf]/ug]{ ls:tf /sddf kl/jt{g ug{ afwf kg]{ 5}g . :jLs[t shf{ k|jfx kZrft q}dfl;s jf slDtdf aif{sf] Ps k6s a}}+sdf ;Dks{ u/L aSof}tf shf{ /sd, df;Ls ls:tf tyf Aofh b/sf] l:ylt ;'lglZrt ug{' C0fLsf] st{Jo tyf lhDd]jf/L x'g] s'/fdf C0fL dGh'/ ub{5 . C0fLn] o; Aoa:yfsf] kfngf gu/L kl5 dnfO{ Aofhb/ a9]sf] tyf clGtd ls:tfdf yk /sd a'emfpg' kg]{ s'/f yfxf lyPg eGg] h:tf] bfjL ug{ kfOg] 5}g .

$= Aofh b/df x'g] ;+zf]wg tyf k'g/fjnf]sg dfly pNn]v eP adf]lhd x'g]5 . ;fy} ;+zf]wgsf] hfgsf/L a}+ssf] cflwsfl/s j]j ;fO{6(Website) jf kqklqsf dfkm{t ;fj{hlgs ;'rgf hf/L u/L kl/jlt{t Jofh b/ nfu' ul/g]]5 . pQm kl/jlt{t Jofh b/sf] hfgsf/L C0fL cfkm} a}+ssf] cflwsfl/s j]j ;fO{6(Website) /÷jf kqklqsf dfkm{t k|fKt u/L ltg{ a'emfpg dGh'/ ub{5 .

%= plNnlvt Aofh b/ lk|ldod (interest rate premium) g]kfn /fi6« a}+saf6 hf/L lgb{]zg adf]lhd ;do ;dodf kl/jt{g ug{ ;lsg]5 / ;f]lx cg';f/ kl/jlt{t Jofh b/ nfu' ul/g]]5 . (Applicable Incase of Interest Subsidy/Agriculture Loan)

**(For The case of Nabil Sajilo Karja/Nari Karja/Nabil Fast Track Scheme)**

!= C0fshf{ :jLs[t ePsf] ldltaf6 Ps jif{ ;Ddsf] nflu Jofhb/ **interest rate** k|ltzt k|lt jif{ sfod /xg]5 / ;f] kZrft pQm Aofhb/df ;do ;dodf ;+zf]wg ug]{ a}+ssf] clwsf/ ;'/lIft /xg]5 . Aofh b/df ePsf] ;+zf]wgsf] hfgsf/L a}+sn] C0fLsf] gfddf kq hf/L u/L jf ;fj{hlgs ;'rgf jf a}+ssf] cflwsfl/s j]j ;fO{6 (Website) dfkm{t hfgsf/L u/fO{ kl/jlt{t b/sf] Aofh nfu' ul/g] 5 .

**(For The case of Nabil Aniverssary Scheme)**

!= C0fshf{ :jLs[t ePsf] ldltaf6 Ps jif{ ;Ddsf] nflu Jofhb/ **interest rate** k|ltzt k|lt jif{ sfod /xg]5 / ;f] kZrft pQm Aofhb/df ;do ;dodf ;+zf]wg ug]{ a}+ssf] clwsf/ ;'/lIft /xg]5 . Aofh b/df ePsf] ;+zf]wgsf] hfgsf/L a}+sn] C0fLsf] gfddf kq hf/L u/L jf ;fj{hlgs ;'rgf jf a}+ssf] cflwsfl/s j]j ;fO{6 (Website) dfkm{t hfgsf/L u/fO{ kl/jlt{t b/sf] Aofh nfu' ul/g] 5 .

@= o;/L Aofh b/ lgwf{/0f ubf{ a}+sn] cfkm\gf] k|sflzt cfwf/ b/ (Base Rate) df Aofh b/ lk|ldod (Interest Rate Premium)df hf]l8 lgwf{/0f ug]{5 . C0fshf{ :jLs[t ePsf] ldltaf6 Ps jif{ kZrft x/]s q}df; ;dfKt ePkl5 k|sflzt x'g] kl5Nnf] cfwf/ b/ (Base Rate) df a}+sn] tf]s] adf]lhd Aofh b/ lk|ldod (Interest Rate Premium) yk u/L q}dfl;s ?kdf Aofh b/ lgwf{/0f ul/g]5 .

Section 5.1:

**yk÷cltl/Qm z'Ns / xhf{gf Jofh tyf ;f] ;DaGwL zt{x?M**

dflysf a'Fbfx?df plNnlvt z'Ns, sldzg / Aofhx?sf cltl/Qm b]xfosf cj:yfx?df b]xfo adf]lhdsf cltl/Qm z'Ns tyf Aofh ltg'{ a'emfpg' kg]{5 .

**!= clu|d e'QmfgL z'Ns /÷jf :jfk -Swap\_ z'NsM -**For Floating interest rate

:jLs[t clwljsif{ tyf gljs/0fLo k|s[ltsf shf{sf] tyf lglZrt cjlw jf e'QmfgL tflnsf adf]lhd e'QmfgL x'g] k|s[ltsf cfjlws jf bL3{sflng shf{sf] ls:tf tflnsf eGbf cufj} C0fshf{ clu|d e'QmfgL ePdf /÷jf cGo s'g} a}s tyf ljQLo ;+:yfaf6 C0fshf{ :jLs[t u/L o; a}+ssf] C0fshf{ e'Qmfg ul/Pdf o;/L clud| e'QmfgL ul/g] C0fshf{ /sddf xfnsf nflu b]xfo adf]lhd **clu|d e'QmfgL z'Ns /÷jf :jfk -Swap\_ z'Ns** nfUg]5 t/ plNnlvt b/x? ;do ;dodf g]kfn /fi6« a}+ssf] lgb]{zg adf]lhd kl/jt{g eO{ yk÷36 x'g;Sg]5g .

|  |  |
| --- | --- |
| clu|d e'QmfgL ;do cjlw | clu|d e'QmfgL z'Ns b/ |
| shf{ k|jfx ePsf] ldltn] @ jif{ leq | clu|d e'QmfgL /sdsf] )=&%% |
| @ jif{ b]lv % jif{ leq | clu|d e'QmfgL /sdsf] )=#&% % |
| % jif{ eGbf kl5 | clu|d e'QmfgL /sdsf] )=!% % |
| g]kfn /fi6« a}+ssf] lgb]{zg adf]lhd ? %) nfv;Ddsf] ;Ldf sfod ePsf] h'g;'s} k|sf/sf] shf{ e'QmfgL ubf{ clu|d e'QmfgL z"Ns nfUg] 5}g . ;f] ;LdfeGbf a9Lsf] shf{sf] xsdf shf{ lnFbf avt tf]lsPsf] zt{ jf Aofhb/ yk÷kl/jt{g ePsf] sf/0f clu|d ?kdf shf{ r'Qmf ug{ rfx]df To:tf] clu|d e'QmfgL u/] afkt s'g} lsl;dsf] z'Ns lnOg]] 5}g . t/ plNnlvt l;df ;do ;dodf g]kfn /fi6« a}+ssf] lgb]{zg adf]lhd kl/jt{g eO{ yk÷36 ePdf ;f]lx adf]lhd clu|d e'QmfgL z'Ns b/ sfof{Gjog ul/g]5 . | |

**!= clu|d e'QmfgL z'Ns /÷jf :jfk -Swap\_ z'NsM -**For Fixed rate

lglZrt cjlw jf e'QmfgL tflnsf adf]lhd e'QmfgL x'g] k|s[ltsf cfjlws jf bL3{sflng shf{sf] ls:tf tflnsf eGbf cufj}] C0fshf{ e'QmfgL ul/Pdf /÷jf cGo s'g} a}+s tyf ljQLo ;+:yfaf6 C0fshf{ :jLs[t u/L o; a}+ssf] C0f shf{ e'Qmfg ul/Pdf clu|d e'QmfgL ul/g] C0fshf{ /sddf xfnsf nflu )=&%% sf b/n] **clu|d e'QmfgL z'Ns** **/÷jf** **:jfk -Swap\_ z'Ns** nfUg]5 t/ plNnlvt b/ ;do ;dodf g]kfn /fi6« a}+ssf] lgb]{zg adf]lhd kl/jt{g eO{ yk÷36 x'g;Sg]5g .

**@= xhf{gf Aofh (Penal Interest) tyf lanDa e'QmfgL z'Nsx? -Late Payment Fee\_**

;fFjf / Aofh /sd lgwf{l/t e'QmfgL ldlt jf shf{ ;dflKt ldltdf e'QmfgL gePdf b]xfo adf]lhdsf b/n] yk xhf{gf Aofh nfUg]5 .

s= ;Ffjfsf] efvf gf3]sf] cj:yfdfM

C0f shf{x?sf] ;fFjf lgwf{l/t ;dodf e'QmfgL geO{ efvf gf3]sf] cj:yfdf ljnlDat cjlwsf nflu e'QmfgL ldlt gf3]sf] ;fFjf÷ls:tf /sddf jflif{s @ k|ltzt jf a}+sn] ;do ;dodf tf]s]sf] b/n] yk xhf{gf Aofh nfUg]5 .

v= Jofhsf] efvf gf3]sf] cj:yfdfM

Aofh /sd lgwf{/Lt ;do cfiff9, cflZjg, kf}if, r}q d;fGt leqdf jf C0f l:js[t kqdf pNn]v eP cg';f/ e'QmfgL ug'{ kg]{5 . olb lgwf{l/t ldltdf s'g} C0fshf{ lzif{sdf Jofh e'QmfgL geO{ ljnDa x'g uPdf ljnDa ePsf] cjlwsf nflu aSof}tf Jofh /sddf h'g C0fshf{ lzif{sdf aSof}tf Jofh /x]sf] xf] ;f]xL C0fshf{df aSof}tf cjlwdf lgwf{/Lt Jofhb/ -**q}dfl;s cf};t** cfwf/ b/ + Aofh b/ lk|ldod) df @ k|ltzt xhf{gf yk u/L jf a}+sn] ;do ;dodf tf]s]sf] b/n] yk xhf{gf Jofh nfUg]5 . a}+sn] lgwf{/0f u/]sf] Aofhb/ lk|ldod (Interest Rate Premium)  / **q}dfl;s cf};t** cfwf/ b/ (**Quarterly Average** Base Rate) a}+ssf] cflwsfl/s j]a ;fO{6 (Website) jf ;do ;dodf a}+sn] q}dfl;s ?kdf k|sflzt u/]sf] Aofh b/ ;DalGw ;'rgf cg';f/ sfod /xg] 5 .

u= a}+saf6 h'g p2]Zosf] nflu shf{ lnPsf] xf], ;f] p2]Zodf shf{ k|of]u gu/]df (Misuse of loan) /÷jf lwtf] ;DklQdf xfgL gf]S;fgL k'¥ofpg] sfo{ u/]df (Damage/destruction of security collateral) /÷jf C0fLn] C0fshf{ :jLs[lt kqdf plNnlvt s'g} klg zt{aGb]hx? pNn+3g u/]df (Non-compliance of terms & conditions stipulated in offer letters) ;Dk"0f{ aSof}tf ;Ffjf C0f /sddf aflif{s @ k|ltzt jf a}+sn] ;do ;dodf tf]s]sf] b/n] yk xhf{gf Jofh nfUg]5 .

**#= yk÷cltl/Qm z'NsM**

:jLs[t C0fshf{ tyf a}+lsª ;'ljwf g]kfn /fi6« a}+ssf] lgb]{lzsf adf]lhd ljleGg au{df jlu{s/0f ePdf a}+s lgodfg';f/ C0fLn] pkef]u ub}{ cfpg' ePsf] ;Dk"0f{ C0fshf{ /sddf b]xfo adf]lhd **yk hf]lvd b/ (Additional Risk Premium)**;d]t nfUg]5 .

|  |  |
| --- | --- |
| **ljj/0f** | **yk hf]lvd b/ (Additional Risk Premium)** |
| **C0fshf{sf] k'j{ lgwf{l/t ;fjfF  / Aofh e'QmfgL ldlt / jf**C0fshf{ ;dflKt ldlt kl5 #) cf}+ lbg b]lv \*( cf}+ lbg leq gljs/0f÷r'Qmf gePdf | jflif{s @=)) % |
| **C0fshf{sf] k'j{ lgwf{l/t ;fjfF  / Aofh e'QmfgL ldlt / jf**C0fshf{ ;dflKt ldlt kl5 () cf}+ lbg b]lv dfly C0fshf{ gljs/0f÷r'Qmf geP ;Dd | jflif{s #=)) % |

**$= C0f k|lta4tf z'Ns M**

:jLs[t bL3{sflng shf{ ;Ldf k'0f{ jf cf+lzs ?kdf pkof]u gePdf ;f] pkof]u gePsf] shf{ ;Ldfdf **)=!%** k|ltztsf b/n] k|lta4tf z'Ns nfUg]5 . This clause is applicables only in case of new term loan/auto loan

cNksflng tyf rfn' k'FhL k|s[ltsf sf]ifdf cfwfl/t :jLs[t shf{ ;'ljwfsf xsdf :jLs[t shf{ ;Ldfsf] cf};t pkof]u **^)** k|ltzt eGbf sd pkof]u ePdf sd pkof]u ePsf] cf};t shf{ /sdsf] **)=!%** k|ltztsf b/n] k|lta¢tf z'Ns gjLs/0f÷k'g/fjnf]sg u/LPsf] ;dodf jf a}+sn] dfu]sf] ;dodf ltg{' a'emfpg' kg]{5 . –For working capital loan

**%= C0f k|zf;lgs z'NsM**

C0f k|zf;lgs z'Ns afkt **?====** service charge in figure**==.**- **-cIf/]kL ?===**service charge in words**==dfq\_ jf :jLs[t ===**details of facility **=== shf{sf] ====** service charge in percentage**=== k|ltztsf** b/n] x'g cfpg] /sd clu|d ?kdf tkfO{+sf] vftfaf6 s§f u/L lnOg]5 jf tkfO{+n] ltg'{ a'emfpg' kg]{5 .

**^=** tkfO{ C0fL tyf tkfO{ ;+u ;DalGwt JolQm÷kmd{÷sDkgLx?sf] ;fv ;"rgf k|bfg u/] afkt k|lt ;"rgf ?=@,))). z'Ns nfUg]5 . pQm z'Ns tkfO{sf] vftfdf vr{ hgfO{ s§f u/L lnO{g]5 .

End of Section 5

Section 6: Clauses related to facilities

**C0f tyf ;'lawfx? ;DalGwt zt{x?**

**k|ltt kq ;'ljwfM** Applicable incase of LC facility is purpose

!= ;Dk"0f{ k|ltt kq / cGo cfj]bgx?df tkfO{+sf] cflwsfl/s x:tfIf/jfnf-x?\_n] x:tfIf/ ug'{kg]{5 .

@= ;Dk"0f{ k|ltt kq ;'ljwfx?sf] nflu cfjZos gub w/f}6L -Margin\_ tkfO{+sf] vftfdf vr{ hgfO{ s§f ul/g]5 .

#= snsQf tyf cGo aGb/ufx;+u cfa4 ;df;f]wg vr{ / cGo z'Nsx?, sfof{no kl/;/ ;Ddsf] kl/jxg vr{, g]kfnL ;Ldfdf ltg'{kg]{ eG;f/, s/ b:t'/ jf k|ltt kq;+u ;DalGwt cGo ;Dk"0f{ z'Ns cflb tkfO{+ :jo+n] g} ltg'{ Joxf]g'{ kg]{5 . olb k|ltt kqsf zt{df ladf ;dfa]z gePdf uf]bfd÷j]o/ xfp; ;Ddsf] kf/jxg ladf u/fpg' kg]{5 / ;f] ladf z'Ns tkfO{+ :jo+n] g} ltg'{ Joxf]g'{ kg]{5 .

$= k|lttkq(Letter of Credit) tyf u|fxs :jLs[lt(Customer Acceptance) e'QmfgLsf lgldQ ;DalGwt e'QmfgL ldltdf olb tkfO{+sf] vftfdf kof{Kt /sd gePdf ;f] lbgsf] k|rlnt lalgdo b/ cg';f/ pQm k|ltt kq afktsf] /sd dflh{g vftfaf6 -olb ePdf\_ ldnfg u/L afFsL /sd Bills under LC (Force loan) n]vf°g (Booking) u/L k|ltt kq÷u|fxs :jLs[ltsf] r'Qmf e'Qmfg ul/g]5 / ;f] ck'u /sddf a}+s lgodfg';f/ Aofh, xhf{gf Aofh cflb nfUg]5 .

%= cfofltt ;fdfgx? eG;f/af6 leqfO ;s] kZrft ;DalGwt k|lttkqsf] k|1fkg kq tyf eG;f/, b}–b:t'/ lt/]sf /l;bx? oyfl;3| a}+sdf k]z ug'{ kg]{5 .

**glas/0fLo k|s[ltsf shf{{** Applicable in all facility except term loan, auto loan & one of facility

!= C0fshf{ ;'ljwfx?sf] cjlw ;dfKt x'g] ldlt eGbf $% lbg cufj} cfjZos sfuhkqx? ;lxt gljs/0fsf nflu lgj]bg lbg'kg]{5 . gljs/0fsf nflu lgj]bg k|fKt gePdf jf lgj]bgsf ;fy k"0f{ sfuhkqx? ;+nUg gePdf gljs/0f x'g]5}g / gljs/0f gePsf] cj:yfdf afFsL C0fshf{ ;'ljwfx? lanlDat aSof}tfsf] ?kdf lnO{g]5 / oyfl;3| r'Qmfe'Qmfg ug'{kg]{5 / r'Qmf e'Qmfg gePdf k|zf;lgs jf sfg"gL sf/afxL u/L xhf{gf Aofh tyf z'Ns ;lxt cfkm\gf]] ;Dk"0f{ n]gf /sd c;'n pk/ ug{ ;Sg]5 .

@= shf{ e'QmfgLsf] ;DaGwdf h'g;'s} ldlt d~h'/ ul/Psf] ePtf klg k|:t't shf{ a}+sn] s'g} klg avt jf ;do ;dodf k'g/fjnf]sg ug{ ;Sg]5 . k'g/fjnf]sgsf nflu a}+sn] dfu u/]sf sfuhft÷ljj/0f÷;"rgf C0fLn] k|bfg ug'{ kg]{5 . To:tf] ljj/0f÷sfuhft÷;'rgf a}+snfO{ k|fKt gePdf jf k|fKt sfuhft÷ljj/0f÷;'rgfaf6 a}+s ;+Gt'i6 gePdf a}+sn] s'g} klg avt shf{ ;'ljwf lkmtf{ dfu ug{ ;Sg]5 .

**k6s] shf{÷;'ljwf** Applicable incase of one-off facility

!= ===== Tenure of one off facility ==== k6s] C0f shf{ ;'ljwf ;Ldf cf+lzs jf k"0f{ e'QmfgL÷pkef]u eP kZrft k'gM pkof]u ug{ ;lsg] 5}g .

**bL3{sfnLg shf{** Applicable incase of term loan & auto loan facility only

!= bL3{sfnLg C0f shf{ ;Ldf cf+lzs jf k"0f{ e'QmfgL eP kZrftM e'QmfgL ePsf] /sd k'gM shf{ :j?k pkof]u ug{ ;lsg] 5}g .

@= shf{ e'QmfgLsf] ;DaGwdf h'g;'s} ldlt d~h'/ ul/Psf] ePtf klg k|:t't shf{ a}+sn] s'g} klg avt jf ;do ;dodf k'g/fjnf]sg ug{ ;Sg]5 . k'g/fjnf]sgsf nflu a}+sn] dfu u/]sf sfuhft÷ljj/0f÷;"rgf C0fLn] k|bfg ug'{ kg]{5 . To:tf] ljj/0f÷sfuhft ÷;'rgf a}+snfO{ k|fKt gePdf jf k|fKt sfuhft÷ljj/0f÷;'rgfaf6 a}+s ;+Gt'i6 gePdf a}+sn] s'g} klg avt shf{ ;'ljwf lkmtf{ dfu ug{ ;Sg]5 .

**;jf/L ;fwg shf{M** Applicable incase of auto loan/term loan to purchase vehicle facility is purpose

!= tkfO{+n] cfkm\gf] vr{df ;jf/L ;fwgnfO{ cBfjlws / rfn" cj:yfdf /fVg'kg]{5 .

@= tkfO{n] shf{sf] ;Dk"0f{ ;f+jf / ;f]sf] Aofh r'Qmfe'Qmfg u/] kZrft ;jf/L ;fwgsf] :jfldTj tkfO{+sf] gfddf gfd;f/L ul/g]5 / o;df nfUg] ;+k'0f{ vr{ tkfO{n] Aoxf]g'{ kg{]5 .

#= shf{sf] ;'/If0fdf a}+ssf] gfddf /x]sf] ;jf/L ;fwgsf] ltg'{kg]{ ;Dk"0f{ ;/sf/L /fhZj÷b:t'/x? / An' a's gljs/0f / cGo cfjZos sfuhkqx? ;dodf g} tkfO{+n] cfkm\gf] vr{df ltg'{ a'emfpg'÷gljs/0f ug'{ kg]{5 .

$= ;Dk"0f{ afFsL -;fFjf / Aofh\_ r'Qmfe'QmfgL geP;Dd ;jf/L ;fwg tkfO{+sf] clwg / sAhfdf /xg' kg]{5 . o; a}+sn] :jLs[lt lbPsf] cj:yfdf afx]s k6\6f /÷jf cGo dfWodaf6 ;jf/L ;fwgsf] ef]u ;d]t x:tfGt/0f ug{ jf Jofkfl/s k|of]hgsf nflu pkof]u ug{ kfO{g]5}g .

%= 6«flkms lgod ljlgod cg'kfng u/L ;jf/L ;fwgsf] pkof]u ug'{kg]{5 .

^= ;jf/L ;fwg tkfO{+sf] clwg /÷jf sAhfdf /x'Gh]n ;Dd olb s'g} gf]S;fgL÷Iflt /÷jf cfsl:ds 36gf ePdf ;f]sf] pQ/bfoL tkfO{+ :jo+ x'g'x'g]5 .

&= lwtf]] ;'/If0fdf /xg] ;jf/L ;fwgx? ;'/lIft sf/f]af/ P]g, @)^# adf]lhd a}+sn] ;DalGwt lgsfodf ljj/0f btf{ -/lhi6«]zg\_ u/fpg] tyf ;f]df ;+;f]wg / lg/Gt/tf sfod u/fpg ;Sg] clwsf/ a}+snfO{ k|bfg ul/Psf] dflgg]5 .

\*= C0fshf{ ;'ljwfsf] ;'/If0f :j?k a}+ssf] kIfdf btf{ sfod ul/lbPsf] ;jf/L ;fwfg gfd;f/L ubf{sf] avt gfd;f/L÷km's'jf afkt k|lt ;jf/L ;fwg ?=!,))).-sf b/n] lwtf] km's'jf÷gfd;f/L z'Ns nfUg]5 .

**a}+s hdfgt ;'ljwf** Applicable incase of bank guarantee facility only

!= ;Dk"0f{ a}+s hdfgt ;'ljwf cfj]bg / cGo sfuhftx?df tkfO{+sf] cflwsfl/s x:tfIf/jfnf-x?\_n] x:tfIf/ ug'{kg]{5 .

@=a}+s hdfgt afktsf] /sd lxtflwsf/L (Beneficiary) n] o; a}+s ;dIf dfu ugf{ ;fy pQm a}+s hdfgt afktsf] w/f}6L (Margin) vftfaf6 -olb ePdf\_ ldnfg u/L afFsL /sd tkfO{+sf] vftfdf vr{ hgfO{ e'QmfgL ul/g]5 . a}+s hdfgt afktsf] /sd e'QmfgLsf nflu olb tkfO{+sf] vftfdf kof{Kt /sd gePdf klg tkfO{sf] vftfdf n]vfÍg -Force loan Booking) u/L e'QmfgL lbO{g]5 / ;f] ck'u /sddf a}+s lgodfg';f/ Aofh, xhf{gf Aofh cflb nfUg]5 .

End of Section 6

Section 7: Clauses related to security

**;'/If0fx? ;DalGwt zt{x?**

**3/ tyf hUuf lwtf]] ;'/If0f** Applicable incase of land/building as security

!= dfly plNnlvt 3/÷hUuf a}+ssf] kIfdf lwtf]]aGws kfl/t ubf{ nfUg] ;/sf/L /fhZj, b} b:t'/ C0fLn] g} Joxf]g'{ kg]{5 . ;fy} ;f] 3/÷hUufsf] ;DklQ s/, hUufsf] lt/f], lah'nL, kfgL cfbL cfjZos ;Dk"0f{ s/, b:t'/, z'Ns ;DalGwt ;DklQ wgL jf tkfO{+ C0fL cfkm}+n] ltg'{ Joxf]g'{ kg]{5 / ;f]sf] k|ltlnkL /l;b a}+sdf k]z ug'{ kg]{5 . incase of new/re mortagage

dfly a}+ssf] kIfdf lwtf]]aGws kfl/t ul/lbg' ePsf 3/÷hUufsf] ;DklQ s/, hUufsf] lt/f], lah'nL, kfgL cfbL cfjZos ;Dk"0f{ s/, b:t'/, z'Ns ;DalGwt ;DklQ wgL jf tkfO{+ C0fL cfkm}+n] ltg'{ Joxf]g'{ kg]{5 / ;f]sf] k|ltlnkL /l;b a}+sdf k]z ug'{ kg]{5 . incase of already mortagage is contnued

@= lwtf]] lbg] ;DklQsf] d'Nofªsg a}+ssf] cflwsfl/s d'Nofªsgstf{af6 u/fO{ pQm d'Nofªsg k|lta]bg a}+sdf k]z ug{ nufpg' kg{] 5 . lwtf]] d'Nof+sgsf] vr{ C0fLn] g} Joxf]g'{kg]{5 .

#= a}+sn] cfjZos 7fg]df ;do ;dodf C0fLn] ;'/If0f :j?k a}+ssf] kIfdf lwtf]]aGws n]lvlbg]÷n]vLlbPsf] ;DklQ-x?\_ C0fLsf] vr{df a}+sn] tf]s]sf] d'Nofªsgstf{af6 a}+sn] k'gM d'Nofªsg u/fpg ;Sg]5 .

$= a}+sn] cfjlws ?kdf ;DklQ ahf/sf] k'g/fjnf]sg ug{ ;Sg]5 / 3/ hUufsf] d"Nodf s'g} k|lts"n kl/jt{g / lwtf]]aGws /x]sf] ;DklQsf] d"Nodf x|f; cfPsf] a}+snfO{ nfu]df tkfO{+sf] vr{df lwtf]]df /x]sf] 3/÷hUufsf] s'g} klg ;dodf a}+sn] k'gM d'Nofªsg ug{ ;Sg]5 / k'gM d'Nofªsg ubf{ lwtf]]df /x]sf] 3/÷hUufsf] d"No 36]df C0fLn] yk lwtf]]sf] Joj:yf ug'{ kg]{5 jf gk'u ;'/If0fsf] /sd j/fj/ shf{ r'Qmf e'Qmfg ug'{ kg]{5 .

%= C0fshf{ ;'ljwfsf] ;'/If0f :j?k a}+ssf] kIfdf lwtf]]aGws n]lvlbg]÷n]vLlbPsf] hUufdf /x]sf] jf lgdf{0f x'g] 3/÷ejg ;DalGwt lgsfoaf6 hf/L dfkb08x? k'/f ul/Psf] gS;fkf;, 3/÷ejg lgdf{0f Ohfht kq, ejg lgdf{0f ;DkGg k|df0fkq / cfjZostf cg';f/ cGo lgsfox?sf] :jLs[lt C0fshf{ k|jfx ug{' cufj} a}+sdf k]z kg]{5÷lnPsf] x'g'kg]{5 . lgdf{0fflwg cj:yfdf /x]sf] 3/÷ejgsf] xsdf lgdf{0f ;DkGg x'gf ;fy tTsfn ;DalGwt lgsfoaf6 ejg lgdf{0f ;DkGg k|df0fkq k|fKt u/L clgjfo{ ?kdf a}+sdf k]z ug'{kg]{5 .

^= C0fshf{ ;'ljwfsf] ;'/If0f :j?k a}+ssf] kIfdf lwtf]]aGws n]vLlbPsf] 3/÷hUufx? km's'jf ubf{sf] avt km's'jf z'Ns jfkt k|lt lwtf]aGws td;'s ?=!,))).–sf b/n] lwtf] km's'jf z'Ns nfUg]5 . ;fy} a}+ssf] kIfdf lwtf]]aGws n]vLlbPsf] 3/÷hUufx?sf] hUufwgL k|df0fkq lglZrt ;dosf] nflu dfu u/L lkmtf{ n}hf+bf k|lt k6s ?=%)).– b/n] z'Ns nfUg]5 .

**;fdfgsf] df}Hbft / e'QmfgL k|fKt ug{ af`sL /sdx?sf] ;'/If0f** Applicable incase of Hypothecation/AR as security

!= uf]bfd÷j]o/xfp;df /x]sf] ;fdfgsf] ;"rL, kIfx?sf] ljj/0f / cjlw ;lxt e'QmfgL lbg'kg]{ afFsL / e'QmfgL kfpg' kg]{ afFsL /sdx?sf] lj:t[t ljj/0f C0fLn] **dfl;s÷q}dfl;s** ?kdf a}+snfO{ a'emfpg' kg]{5 .

@= ;fdfgsf] df}Hbft÷e'QmfgL kfpg' kg]{ afFsL /sd / ;DalGwt clen]vx? h'g;'s} ;dodf tkfO{+nfO{ k"j{ hfgsf/L lbO jf glbOsg tkfO{+sf] vr{df lg/LIf0f ug{ ;Sg] clwsf/ a}+sdf ;'/lIft /xg]5 .

#= cfwf/e"t ;'ljwfx? ;lxt tkfO{+n] cfkm\gf]] uf]bfd÷j]o/xfp; /fd|f] cj:yfdf /fVg'kg]{5 .

$= uf]bfd÷j]o/ xfp;df ;a}n] :ki6 b]lvg] u/L æ**of] ;fdfg glan a}+s lnld6]8, ====** Name of branch**====zfvfsf] gfddf lwtf]aGws -Hypothecation\_ ul/Psf] 5Æ** eGg] lwtf]aGws ;"rgf kf6L (Hypothecation Board) em'08\ofpg' kg]{5 .

%= tkfO{+n] h'g;'s} ;dodf kof{Kt dfqfdf C0fnfO{ vfDg] u/L ;fdfgx?sf] df}Hbft /fVg'kg]{5 . a}+ssf] kIfdf lwtf]aGws -Hypothecation\_ u/]sf ;fdfgx?sf] df}Hbftdf sdL ePdf ;f]xL a/fa/ /sd a}+sdf hDdf ug'{kg]{5 /÷jf ;fdfgx?sf] df}Hbft oyfl;3| a[l4 ug'{ kg]{5 .

^= laqmL geP/ nfdf] ;do;Dd df}Hbftdf /lx/xg] ;fdfgx? (Slow Moving Items) lalu|Psf ;fdfgx? / sfd gnfUg] ;fdfgx? df}Hbft ljj/0fdf ;dfa]z ug{'x'g]5}g . olb ;dfa]z ul/Psf] kfO{Pdf a}+sn] cfkm\gf]] :jljj]sdf To:tf ;fdfgx? df}Hbft ljj/0fdf ;dfa]z gug{ ;Sg]5 . df}Hbftsf] jf:tljs d"No tyf :jLsf/ of]Uo e'QmfgL k|fKt ug{ afFls /sdx? -Receivables) af6 To:tf ;fdfgx? / e'QmfgL lbg afFsL /sdx? 36fO{ afFsL /xg] v'b df}Hbft÷/sdsf] cfwf/df shf{ ;Ldf k'g/fjnf]sg ul/g] 5 / ;f] ldltdf a9L pkef]u ul/Psf] shf{ ;'ljwfx? tTsfn e'Qmfg u/L ;Ldf leq Nofpg' kg]{{5 .

&= dfly plNnlvt tl/sfn] rfn' kF'hL shf{sf] pkef]u ;Ldf lgwf{/0f ubf{ ax' a}+lsª ;'ljwf cGt/u{t cGo a}+sx?af6 rfn' k'FhL shf{ lnPsf] cj:yfdf cGo a}+ssf] shf{nfO{ klg pkof]u ;Ldfdf u0fgf ul/g]5 .

\*= a}+sdf k]z ul/Psf] clGtd ;fdfg df}Hbft ljj/0fdf eGbf bz k|ltztn] ;fdfgx?sf] ahf/ d'No a9]df÷36]df ;f]sf] hfgsf/L a}+snfO{ cljnDa u/fpg' kg]{5 .

(= C0fLsf] cfkm\gf] uf]bfd j]o/ xfp;sf] 7]ufgf kl/jt{g ePsf] v08df klxn] k]z ul/Psf] ladfn]vdf kl/jlt{t 7fpFsf] 7]ufgf pNn]v x'g] u/L ;+zf]wg ul/Psf] ;Dk"0f{ ljj/0fx? ;lxtsf] ladfn]v oyfl;3| a}+sdf a'emfpg'kg]{5 .

!)= uf]bfd÷j]o/ xfp;sf] k|of]hgfy{ 3/ axfndf lnPsf] eP 3/÷hUuf wgL / C0fLsf aLr ePsf k§f ;Demf}tf -Lease Agreements) x?sf] k|ltlnkL a}+snfO{ a'emfpg kg]{5 / ;f] uf]bfd÷j]o/ xfp;sf] ef8f z'Ns cflb ;Demf}tf cg';f/ 3/ wgLnfO{ lgoldt ?kdf e'QmfgL ug'{kg]{5 .

!!= C0fLn] hxf;'s} /x] ePsf] cfkm\gf] uf]bfd j]o/xfp;x?sf] ljj/0f a}+snfO{ cBfjlws ?kdf pknAw u/fpg' kg]{5 .

!@= lwtf]] ;'/If0fdf /x]sf]÷/xg] ;Dk"0f{ ;fdfgx?sf] df}Hbft /÷jf e'QmfgL kfpg' kg]{ afFsL /sd (Receivables) sf ;fy} ;Dk'0f{ rn ;Dkltx? ;'/lIft sf/f]af/ P]g, @)^# adf]lhd a}+sn] ;DalGwt lgsfodf ljj/0f btf{ -/lhi6«]zg\_ u/fpg] tyf ;f]df ;+;f]wg / lg/Gt/tf sfod u/fpg ;Sg] clwsf/ a}+snfO k|bfg ul/Psf] dflgg]5 . ;fy} pQm btf{, ;+;f]wg, lg/Gt/tf / ;dfKtL ;DalGw nfUg] z'Ns, b:t'/ tkfO{sf] vftfdf vr{ hgfO{ s§f u/L lnO{g]5 .

**e'QmfgL k|fKt ug{ afFsL /sdx?sf] ;'/If0f** Applicable incase of receivables only as security

!= cjlw ;lxt e'QmfgL lbg'kg]{ afFsL /sdx? (Payables) / e'QmfgL kfpg' kg]{ afFsL /sdx? (Receivables) sf] lj:t[t ljj/0f C0fLn] **dfl;s÷q}dfl;s** ?kdf a}+snfO{ a'emfpg' kg]{5 .

@= e'QmfgL kfpg' kg]{ afFsL /sd / ;DalGwt clen]vx? h'g;'s} ;dodf tkfO{+nfO{ k"j{ hfgsf/L lbO{ jf glbO{sg tkfO{+sf] vr{df lg/LIf0f ug{ ;Sg] clwsf/ a}+sdf ;'/lIft /xg]5 .

#= s'g} klg ;dodf C0fLn] e'QmfgL k|fKt ug{ afFls /sdx?-Receivables) af6 ltg{ afFls /sd -Payables\_ 36fO{ x'g cfpg] v'b /sdsf] cfwf/df shf{ ;Ldf k'g/fjnf]sg ul/g] 5 / ;f] ldltdf a9L pkef]u ul/Psf] shf{ ;'ljwfx? tTsfn e'Qmfg u/L ;Ldf leq Nofpg' kg]{{5 .

$= dfly plNnlvt tl/sfn] rfn' kF'hL shf{sf] pkef]u ;Ldf lgwf{/0f ubf{ ax' a}+lsª ;'ljwf cGtu{t cGo a}+sx?af6 rfn' k'FhL shf{ lnPsf] cj:yfdf ;f] shf{nfO{ klg pkof]u ;Ldfdf u0fgf ul/g]5 .

%= lwtf]] ;'/If0fdf /x]sf]÷/xg] ;Dk"0f{ e'QmfgL kfpg' kg]{ afFsL /sd (Receivables) sf ;fy} ;Dk'0f{ rn ;Dkltx? ;'/lIft sf/f]af/ P]g, @)^# adf]lhd a}+sn] ;DalGwt lgsfodf ljj/0f btf{ -/lhi6«]zg\_ u/fpg] tyf ;f]df ;+;f]wg / lg/Gt/tf sfod u/fpg ;Sg] clwsf/ a}+snfO k|bfg ul/Psf] dflgg]5 . ;fy} pQm btf{, ;+;f]wg, lg/Gt/tf / ;dfKtL ;DalGw nfUg] z'Ns, b:t'/ tkfO{sf] vftfdf vr{ hgfO{ s§f u/L lnO{g]5 .

**d'2tL /l;b÷/fli6«o art kq÷C0fkq ;'/If0f** Applicable incase of bond/fixed deposit/debenture as security

!= lwtf]] ;'/If0fdf /x]sf d'2tL /l;bsf xsdf ;f] /l;b ;dod} gljs/0f u/L ;Ssn /l;b a}+snfO{ x:tfgt/0f ug'{kg]{5 .

@= olb C0fshf{ cjlw ;dflKt ePdf /÷jf C0fshf{ ;'/If0f jfkt /flvPsf] d'2tL /l;b**÷**/fli6«o art kq**÷**C0fkqsf] Dofb ;d]t ;dfKt eO{ tkfO{ o; a}+s ;+u ;+Dks{df g/x]df C0fshf{ ;'/If0f jfkt /flvPsf] d'2tL /l;b**÷**/fli6«o art kq**÷**C0fkqaf6 /sd ;+sng u/L÷/sdfGt/0f u/L÷ lalqm u/L C0fshf{ tyf a}+lsª ;'ljwfsf] ;fFjf Aofh c;'n pk/ ul/g]5 .

End of Section 7

Seciton 8: Insurance related clauses

**ladf ;DaGwL zt{x?** Applicable incase of insurance required

!= C0fLn] cfunfuL, e'sDk, b+uf÷x8\tfn h:tf hf]lvdaf6 x'g] Iflt, b'ef{jgfk"0f{ Iflt / cft+sjfb cfbL h:tf hf]lvdx? af6 ;'/lIft u/LPsf] æa}+lsË zt{ÞÆ -Bankers Clause\_ ;lxtsf] dfly plNnlvt cfoft shf{**÷**u|fxs :jLs[lt**÷**laN; l8:sfplG6Ë;'ljwfsf nflu cfofltt ;fdfgsf nflu a}+ssf] kIfdf shf{ r'Qmfe'Qmfg geP;Ddsf nflu ;do ;dodf glas/0f÷cWofjlws u/fOPsf] ladf n]v a}sdf k]z ug{'kg{]5 . Applicable incase of TR/Acceptance facility

@= tkfO{n] ;jf/L ;fwg shf{af6 vl/b ul/Psf]**÷**ul/g]] ;jf/L ;fwgsf] cfunfuL, e'sDk, b+uf x8\tfn h:tf hf]lvdaf6 x'g] Iflt, b'ef{jgfk"0f{ Iflt, cft+sjfb cflb h:tf hf]lvdx? / t];|f] kIfsf] ladf ;lxtsf] Jofks (Comprehensive) ladfn]v a}+ssf] kIfdf shf{ r'Qmfe'Qmfg geP;Ddsf nflu ;do ;dodf gljs/0f÷cWofjlws u/fOPsf] ladfn]v a}sdf k]z ug{'kg{]5 . Applicable incase of auto loan/term loan to purchase of Vehicle

#= C0fLn] cfkm\gf]] vr{df cfunfuL, e'sDk, b+uf÷x8\tfn,b'ef{jgfk"0f{ Iflt / cft+sjfb cfbL h:tf hf]lvdx?af6 ;'/lIft u/LPsf] æa}+lsË zt{Æ -Bankers Clause\_ ;lxtsf] ;'/If0f :j?k lwtf]]aGws /x]sf] 3/sf nflu a}+ssf] kIfdf shf{ r'Qmfe'Qmfg geP;Ddsf nflu ;do ;dodf glas/0f÷cWofjlws u/fOPsf] ladf n]v a}sdf k]z ug{'kg{]5 . ;f] ladf /sd 3/sf] nfut÷ahf/ d"No eGbf sd x'g' x'g] 5}g\ . Applicable incase of building insurance required

$= C0fLn] cfkm\gf]] vr{df cfunfuL,;]wdf/L, e'sDk, b+uf÷x8\tfn, b'ef{jgfk"0f{ Iflt / cft+sjfb cfbL h:tf hf]lvdx?af6 ;'/lIft ul/Psf] æa}+lsË zt{Æ -Bankers Clause\_ ;lxtsf] ;'/If0f :j?k lwtf]]aGws -Hypothecation\_ df /x]sf ;Dk"0f{ ;fdfg df}Hbftx?÷;DklQx?sf nflu a}+ssf] kIfdf slDtdf shf{ r'Qmfe'Qmfg geP;Ddsf nflu ;do ;dodf glas/0f÷cWofjlws u/fOPsf] ladf n]v a}sdf k]z ug{'kg{]5 . uf]bfdx? Ps eGbf a9L :yfgdf /xsf] cj:yfdf ;a} uf]bfdx?sf] dfyL plNnlvt t/Lsfn] ladf u/LPsf] x'g' kg{]5 . Applicable incase of stock insurance required

%= a}+ssf] lwtf]]aGwsdf /x]sf ;DklQx?÷;'/If0fx?df s'g} ef}lts /÷jf k|fs[lts kl/jt{g ePdf /÷jf ;DklQ ;'/If0fx?sf] d'Nodf s'g} kl/jt{g ePdf ;f]sf] cljnDa hfgsf/L a}+snfO{ lbg'kg]{5 / ;f]xL cg';f/ ladfn]vx? C0fL :jo+n] kl/jt{g u/fpg' kg]{5 . ;DklQ÷;'/If0fx?df kl/jt{g eP adf]lhd ladfn]vx? cwfjlws geO{ s'g} xflg gf]S;fgL ePdf C0fL :j+od lhDd]jf/ x'g]5 .

^= ljdf ul/Psf ;Dkltx? -;jf/L ;fwg ;d]t\_df s'g} v/faL pTkGg ePdf jf b'3{6gf nufot s'g} klg sf/0fn] Iflt ePdf C0fLn] ;DalGwt ladf kf]ln;Ldf n]lvPsf] ;do leq} jf ladf sDkgLsf] lgodfg';f/sf] ;dofjlwdf ;DalGwt ladf sDkgLnfO{ hfgsf/L lbg'kg]{5 ;fy} a}+snfO{ ;d]t ;f]xL ;doleq af]Bfy{ hfgsf/L u/fpg'kg]{5 .

&= C0fLn] ladfn]vsf] cjlw ;dfKt x'g'eGbf slDtdf ;ft lbg cufj} gljs/0f ul/Psf] ladfn]v a}+sdf k]z ug'{ kg]{5 . ladfn]v gljs/0f gul/Psf] jf ladf ul/Psf] ;DklQ jf ;DklQ /flvPsf] :yfg kl/jt{g ePsf] jf ladfn]vdf ePsf] Joj:yfsf] cfwf/df ladf sDkgLnfO{ hfgsf/L lbOg' kg]{ cfjZos hfgsf/L glbOPsf] jf kof{Kt /sd /÷jf hf]lvd axgsf] ladfn]v gul/Psf] cj:yfdf a}+snfO{ lwtf]] n]lvlbPsf] rn crn ;DklQx?df k"0f{ jf cf+lZfs ?kn] xfgL gf]S;fgL ePdf ;f] xfgL gf]S;fgLsf] lhDd]jf/ C0fL :jo+ x'g'kg]{5 . o;k|sf/ ladf u/fpg' kg]{, ;f]sf] gljs/0f u/fpg' kg]{ nufotsf ladf ;DaGwL ;Dk"0f{ sfo{ C0fLsf] k|fylds bfloTj /x]sf] s'/fdf tkfO{+ d~h'/L JoQm ug'{x'G5 . tyflk, a}+sn] pko'{Qm ;do;Dd klg gljs/0f u/LPsf] ladfn]v C0fLaf6 k|fKt gu/]df lwtf]]df /x]sf ;DklQx?sf] ladfn]v a}+s :jo+n] tkfO{+nfO{ hfgsf/L gu/fO{ gljs/0f u/fpg, ladf sDkgL kl/jt{g ug{, ladf+s /sd tf]Sg÷d~h'/ ug{ jf kl/jt{g ug{ nufot ladf ;DaGwL s'g} klg sfo{ ug{ ;Sg]5 . o;/L a}+sn] ladf ;DaGwL sfo{ u/fp+bf nfUg] ladfn]v nufotsf z'Ns÷b:t'/ tkfO{sf] vftfdf vr{ hgfOg]5 . tkfO{+n] dfly plNnlvt ;dodf g} a}+sdf gljs/0f ePsf] ladfn]v ga'emfpg' ePsf sf/0fn] ladf bf]xf]/f] x'g uPdf ;f]sf] nflu a}+s lhDd]jf/ gx'g] s'/fdf tkfO{+sf] d~h'/L /xg]5 . ladfn]v gljs/0f u/fpg] nufotsf ladf ;DaGwL s'g} klg sfo{ ug{ a}+s afWo gx'g] / o;af6 tkfO{+ jf cGo s;}nfO{ s'g} Iflt x'g uPdf ;f]sf] nflu a}+s lhDd]jf/ x'g] 5}g eGg] s'/fdf tkfO{+sf] d~h'/L /x]sf] 5 . ladf gljs/0f geP ;Ddsf] cjlwdf tkfOnfO{ l:js[t ul/Psf] C0f ;'ljwfx? c+flzs jf ;+k'0f{ ?kn] pkof]u ug{ glbg] clwsf/ a+}sdf ;'/lIft /xg]5 .

End of Section 8

Section 9: Other Clauses

**laQLo zt{x?**

!= ;Dk"0f{ C0fshf{x?sf] Aofh, ls:tf, z'Ns, sld;g, dflh{g, xhf{gf Aofh / cGo afFsL aSof}tf e'QmfgL tkfO{+sf] vftfdf l;w} vr{ hgfO{ c;'n ul/g]5 .

@= ;fFjf /÷jf Aofh jf ls:tf e'QmfgL ldltsf] lbg e'QmfgLsf nflu tkfO{+sf] vftfdf kof{Kt /sd x'g'kg]{5 / ;f]xL vftfdf vr{ hgfO{ ;fFjf, Aofh jf afFsL /sd c;'n ul/g]5 . ;fFjf, Aofh jf ls:tf e'QmfgL ldltsf] lbgdf olb tkfO{+sf] vftfdf kof{Kt /sd gePdf ;f] ldltdf pQm vftfdf h] hlt /sd 5 ;f] a/fa/ vr{ hgfO{g]5 . ;f] /sd ;j{k|yd Aofhdf ;dfof]hg ul/g]5 / afFsL ;fFjfdf ;dfof]hg ul/g]5 . ck'u /sd obL s'g} eP tkfO{+af6 c;'n pk/ ul/g]5 .

#= dfly plNnlvt xhf{gf Aofh (Penal Interest)tyf lanDa e'QmfgL z'Ns -Late Payment Fee\_ / cGo ;]jf ;'ljwf afkt ltg'{ a'emfpg' kg]{ z'Ns a}+sn] cfkm\gf] cflwsfl/s website df ;"rgf k|sflzt u/L ;do ;dodf kl/jt{g ug{ ;Sg]5 / o;/L k|sflzt u/L z'Ns, b:t'/ tyf Jofh b/x? k/Ljt{g u/]df dfly plNnlvt z'Ns, b:t'/ tyf Jofhb/x? ;d]t kl/jt{g ePsf] dflgg]5 . ;f] kl/jlt{t z'Ns, b:t'/ tyf Aofhb/ adf]lhdsf] /sd ltg{ a'emfpg C0fL d~h'/ ub{5 .

$= a}+saf6 k|fKt ug'{x'g] cGo ;]jf ;'ljwf ;DaGwL z'Ns, b:t'/ tyf zt{x? o; a}+ssf] cflwsfl/s website df k|sflzt z'Ns ;DaGwL ljj/0fdf pNn]v eP cg';f/ x'g]5 .

%= ladf afktsf] z'Ns jf lwtf]] d'Nofªsg÷k'g{d'Nofªsg z'Ns afktsf] af:tlas /sd tkfO{+ C0fL :jo+n] g} ltg'{ a'emfpg' kg]{5 . ;f] ;]jf ;DaGwL s'g} jSof}tf /xL ;DalGwt kIfn] a}+s ;dIf dfu u/]df a}+sn] tkfO{nfO{ k"j{ ;"rgf lbO{ jf glbO{ tkfO{sf] vftfdf vr{ hgfO{ ;DalGwt kIfnfO{ e'QmfgL lbg ;Sg]5 .

^= shf{ ;"rgf s]Gb| lnld6]8af6 ;'rgf k|fKt ug{ ;f]w k'5 vr{, cGo a}+saf6 k|fKt ul/g] ;fv ;"rgf, 3/÷hUufsf] d'NofÍg, /lhi6«]«zg, An' lk|G6 tyf 6]«z gS;f lnFbf nfUg] z'Ns, ;'/lIft sf/f]af/ /lhi6]«zg tyf cGo cfjZos ;"rgf k|fKt ug{ / cflwsfl/s lgsfodf /lhi6«]zg ug{ nfUg] z'Ns tyf s'g} klg vr{, cflb af:tlas /sd C0fL :jo+n] g} ltg{ a'emfpg' kg]{5 . pQm /sd tkfO{sf] vftfdf vr{ hgfO{ s§[f u/L e'QmfgL ul/g]5 .

&= a}+ssf] k"j{ ;xdlt a]u/ tkfO{+n] cGo a}+s tyf ljlQo ;+:yfx?af6 C0fshf{ ;'ljwfx? k|fKt ug{ ;Sg'x'g] 5}g .

\*= cGo a}+s tyf ljlQo ;+:yfx? ;lxt s"n C0fshf{ ;'ljwfsf] ;Ldf o; C0fshf{ ;'ljwf dfu lgj]bgdf ;+nUg ax'a}+lsª 3f]if0ff eGbf a9L x'g] cj:yf >[hgf ePdf o; a}+snfO{ cljnDa hfgsf/L u/fpg' kg]{5 .

(= lgoldt sf/f]jf/÷ Joj;fo jf C0fLn] pTkfbg ug]{ a:t' jf ;]jfsf] ljlqmaf6 cfh{g ul/Psf] ;Dk"0f{ /sd C0fLsf] gfddf xfdL;+u vf]lnPsf] rNtL÷clwljsif{ vftfdf hDdf ug'{kg]{5 .

!)=C0fshf{ ;'ljwf ;DaGwdf jf ;f]sf] c;'nL ;DaGwdf olb sfg"gL jf cbfntL k|s[ofdf uPsf] cj:yfdf ;f] sfg"gL jf cbfntL k|s[ofdf nfu]sf ;Dk"0f{ vr{x? C0fLaf6} c;'n pk/ ul/g]5 jf tkfO{sf] vftfaf6 vr{ hgfO{ s§f u/L lnOg]5 . ;fy} o; C0f shf{ ;'lawf ;DaGwL cGo s'g} kIfn] a}+ssf] ljkIfdf d'2f ul/Psf] v08df klg ;f] ;DaGwL vr{x? tkfO{sf] vftfaf6 vr{ hgfO{ s§f u/L lnO{g]5 .

!!=lwtf]] ;'/If0fdf /x]sf ;Dklt, Joj;fo jf cfo ;|f]tsf] cj:yfx?df ef}lts /÷jf k|lts"n kl/jt{g ePdf C0fshf{ r'Qmfe'QmfgL ug{ plrt ;"rgf / sf/0fx? lgwf{/0f u/L C0f ;'ljwfx?sf /sd r'Qmf e'QmfgLsf nflu cg'/f]w ug]{ a}+ssf] clwsf/ ;'/lIft /xg]5 .

!@=tkfO{n] o; C0fshf{ :jLs[t kqdf plNnlvt zt{ aGb]hx? pNn+3g u/]df jf C0fshf{ ;'ljwfx? s'g}klg sf/0fn] a}sn] lkmtf{ e'QmfgL dfu u/]df ;f] dfu ul/Psf] ldlt af6} efsf gf3]sf] shf{ x'g]5 / ;f]df ;d]t dfly plNnlvt xhf{gf Aofh tyf lanDa z'Ns nfUg]5 .

!#=Ps} ;d'x leq kg]{ ljleGg JolQm jf ;+:yfsf] gfddf k|fKt ul/Psf] C0fshf{ ;'ljwfx? dWo] ;d'x leqsf cGo s'g} klg JolQm jf ;+:yfsf] gfdsf] s'g} klg C0fshf{ jf a}+lsË ;'ljwf cGt/utsf] bfloTj e'QmfgL÷jxg ug{ c;Ifd ePdf c;Ifd ePsf] gfdsf] C0fshf{ ;'ljwf lgoldt jf ;fdflGos/0f geP;Dd ;d'x leqsf] :jLs[t ;Dk"0f{ C0fshf{ ;'ljwf k"0f{ jf cf+lzs ?kdf /f]Sg÷/4 ug{÷lgnDag ug{ / 36fpg] a}+ssf] clwsf/ ;'/lIft /xg]5 .

!$=dfly plNnlvt :jLs[t C0fshf{ ;'ljwfsf] ;Ldfx? ck|lta4 ;Ldfx? x'g\ / tkfO{+nfO{ k"j{ ;"rgf lbO{ jf glbO{ ;f] C0fshf{ ;'ljwfx?sf] ;Dk'0f{ shf{ ;'ljwf ;Ldf jf pkof]u gul/Psf c+zx? /f]Sg÷/4 ug{÷lgnDag ug{ / 36fpg a}+ssf] clwsf/ ;'/lIft /xg]5 .

!%=a}saf6 h'g k|of]hgfy{ C0fshf{ ;'lawf k|jfx u/LPsf] xf] ;f]df k|of]u gu/L cGo p2]Zodf k|of]u ug]{ (Diversion of Fund), Joj;foaf6 cflh{t /sd C0f ltg{df gnufO{ cGo sfo{df k|of]u ug]{ (Siphoning off), cGo ;DklQ l;h{Gff ug]{, cNksfnLg shf{af6 bL3{sfnLg pkof]u ug]{ tyf ;xfos sDkgL jf cGo kmd{df C0f tyf k"hL ;fwg k|jfx ug{ h:tf sfo{ ug{ kfOg]5}g . Not applicable if borrower is natural person

!^=C0fLn] cfly{s aif{ ;dfKt ePsf] ltgdlxgf leq cfkm\gf]] Joj;fosf] n]vfkl/If0f ePsf] aflif{s jf;nft / gfkmf gf]S;fg Pj+ gub k|jfx lx;fa a}+sdf k]z ug'{ kg]{5 . Not applicable if borrower is natural person

!&=a}+ssf] k"j{ ;xdlt a]u/ tkfO{+sf] Joj;fodf ;+lrt /x]sf] gfkmf, hu]8f sf]if / ;+rfnsx?af6 k|fKt shf{ lgsfNg / r'Qmf e'Qmfg ug{ kfO{g]5}g . Not applicable if borrower is natural person

!\*=sDkgLn] cfly{s cj:yf ;'wfg{sf] nflu :jnufgL yKg' kg]{ cj:yf ePdf ;f]xL cg';f/ cfjZos k'FhL h'6fO{ jf :jnufgL ykL a}+snfO{ l:jsfo{ x'g] cj:yfdf Nofpg'kg]{5 . Not applicable if borrower is natural person

!(=a}+ssf] lnlvt ;xdlt a]u/ C0fL kmd{÷sDkgLsf] :jfldTj, z]o/ ;+/rgfdf kl/jt{g, z]o/ ljlqm jf gfd;f/L ug{ kfO{g] 5}g / a}+ssf] ;xdlt a]u/ :jfldTj ;+/rgfdf kl/jt{g jf gfd;f/L u/]df o; C0f ;'ljwf :jLs[lt kqsf] pNn+3g ePsf] dflgg]5 . Not applicable if borrower is natural person

Free text box

**cGo zt{x?**

!= a}+ssf] kIfdf lwtf]]aGws jf cGo h'g;'s} ?kdf xs ;'/lIft /x]sf] ;DklQx?÷;'/If0fx? a}+ssf] lnlvt ;xdlt a]u/ cGo kIfx?sf] xs jf lxtdf s'g} klg tj/n] k'gM lwtf]]aGws jf cGo s'g} Joxf]/fn] t]>f] kIfsf] xs >[hgf u/L lbg kfO{g] 5}g .

@= a}+s clen]vdf /x]sf] tkfO{+sf] clGtd 7]ufgfdf a}+ssf ;"rgf tkfO{+nfO{ k|]lift ul/Pdf ;"rgf k|efjsf/L ?kdf k]|lift ul/Psf] dflgg]5 .

#= olb C0fLn] o; C0fshf{ :jLs[lt kqdf plNnlvt s'g} klg zt{aGb]hx? pNn+3g u/]df /÷jf olb C0fLn] :jo+n] 6f6 kN6]sf] 3f]if0ff u/]df /÷jf olb cflwsfl/s lgsfoaf6 C0fLnfO{ lj36g-Liquidation\_ ug]{ k|s[of rfn]df /÷jf olb C0fLn] kmf}hbf/L s;'/hGo sfd sf/jfxL u/]df /÷jf C0fLn] a}+s la?4 s'g} Goflos jf cw{ Goflos lgsfodf d'4f bfo/ u/]df To;nfO{ a}+sn] C0fshf{sf] bfloTj e'QmfgL ug{ c;Ifd(Default) ePsf] ?kdf lng]5 . o;/L C0fshf{sf] bfloTj e'QmfgL ug{ c;Ifd ePsf] cj:yfdf a}+ssf] n]gf c;'nLsf nflu ljgf s'g} k"j{{ ;"rgf tkfO{+sf] tl:a/ ;lxtsf] C0f r'Qmf ug{ ;fj{hlgs ;"rgf k|sfzg ug]{ Pj+ g]kfn /fi6« a}+ssf] lgb]{zg adf]lhd tkfO{+sf] gfd sfnf] ;"rLdf ;dfj]z ug]{ nufotsf sfg"gL sfo{ ug]{ a}+ssf] clwsf/ ;'/lIft /xg]5 . C0fshf{ e'QmfgL ug{ c;Ifd ePdf a}+ssf] lgod ljlgod adf]lhd xhf{gf Aofh nfUg]5 .

$= o; :jLs[lt kq adf]lhd :jLs[t ljleGg C0fshf{ tyf a}+lsª ;'ljwfx?sf] ;'/If0fsf] ?kdf /x]sf]] tyf tkfO{sf] clwgdf /÷jf :jfldTjdf /x]sf]÷/xg] ;DklQx? ;d]t ;d'x leq kg]{ cGo JolQm jf kmd{÷;+:yfsf] gfddf :jLs[t ;Dk"0f{ C0fshf{ tyf a}+lsª ;'ljwfx?sf] nflu ;d]t ;'/If0f jfkt x'g /xg tkfO{+sf] d~h'/L /x]sf] / ;DalGwt C0f :jLs[lt kqx? adf]lhd tkfO{+sf] jf tkfO{+sf] ;d'x leq kg]{ cGo JolQm jf kmd{÷;+:yfsf] gfddf :jLs[t ;Dk"0f{ C0fshf{ tyf a}+lsª ;'ljwfx? r'Qmfe'Qmfg ug{ jf zt{aGb]hx?sf] kfngf ug{ c;Ifd (Default) /x]sf] cj:yfdf ;DalGwt C0fshf{ ;'ljwfsf :jLs[lt kqx?df plNnlvt ;'/If0fx?sf ;fy;fy} o; C0fshf{ ;'ljwfsf] :jLs[lt kqdf plNnlvt lwtf] ;'/If0faf6 ;d]t a}+ssf] n]gf /sd c;'n ug{ ;d]t a}+ssf] clwsf/ ;'/lIft /xg]5 .

%= shf{sf nflu a}+snfO{ k|bfg ug'{ePsf]÷ug'{ x'g] ;Dk"0f{ sfuhft Pj+ ;"rgf 7Ls ;fFrf] 5g\÷x'g]5g\ eGg] s'/f tkfO{ k'g:k'i6L ug'{x'G5 / cGoyf ePdf o;sf] ;+k"0f{ lhDd]jf/L tkfO{sf] x'g]5 / ;f] cj:yfdf a}+sn] ;Dk"0f{ C0f shf{ ;'ljwfx? lkmtf{ e'QmfgL dfu ug{÷/2 ug{ ;lsg]5 .

^= C0fL, hdfgtstf{ jf C0fL kmd{, sDkgL jf ;+:yf eP ;f]sf k|f]k|fO{6/, ;+rfns, ;fem]bf/, g]kfn /fi6« a}+sn] tf]lsP adf]lhdsf] k|ltzteGbf a9L z]o/ lng] z]o/wgL jf cGo s'g} k|sf/sf] :jfldTj x'g] JolQm, plNnlvt ;a} AolQmsf kl/jf/ tyf lghx? sxL+ st} lxtflwsf/L eP ;f]sf] ljj/0f tyf lghx?sf] kl/ro v'Ng] k|df0f ;d]t o; a}+sdf k]z ug'kg]{5 .

&= k|rlnt P]g, lgod, g]kfn /fi6« a+}ssf] lgb]{zg tyf o; a}+ssf] lglt, lgod tyf ltgdf ;do ;dodf x'g] ;+zf]wg ;lxtsf] zt{x? kfngf ug{ C0fL÷C0fL kmd{÷C0fL sDkgL÷C0fL ;+:yf dFh'/ ug{'sf ;fy} dfly plNnlvt ;Dk'0f{ ;d]taf6 :jLs[t C0fshf{ a+}lsË ;'ljwf k|zfl;t tyf ;Frflnt x'g] s'/fdf ;d]t C0fL÷C0fL kmd{÷C0fL sDkgL÷C0fL ;+:yf dFh'/ ub{5 .

\*= g]kfn /fi6« a}+saf6 hf/L lgb]{zg adf]lhd o; a}+saf6 txfFsf] kmd{÷sDkgL÷;+:yfsf] gfddf :jLs[t shf{ k|jfx÷gljs/0f ug{ cufj} qm]l86 /]l6Ë Ph]G;Laf6 cfkm\gf] kmd{÷sDkgL÷;+:yfsf] qm]l86 /]l6Ë u/fO{ ;f] sf] k|ltj]bg o; a}+sdf k]z ug'{kg{]5 . (Applicable Incase of loan is above Rs.50 core)

(= g]kfn /fi6« a}+saf6 hf/L lgb]{zg adf]lhd o; a}+saf6 txfFsf] kmd{÷sDkgL÷;+:yfsf] gfddf rfn'k'FhL k|s[ltsf shf{x? :jLs[t tyf gjLs/0f÷k'g/fjnf]sg ubf{sf jvt rfn' ;DklQ tyf bfloTjsf] lj:t[t ljj/0f n]vfk/LIfsjf6 k|dfl0ft u/fO{ a}+sdf a'emfpg' kg]{5 . (Applicable Incase of Working Capital is above Rs.25 core)

!)= txf+ kmd{sf] btf{ k|df0fkqsf] cjlw ;dfKt x'g cufj} ;DalGwt sfof{noaf6 gljs/0f ug]{ bfloTj C0fL kmd{sf k|f]k|fO{6/÷;fem]bf/x?sf] x'g]5 / gljs/0f  kZrft ;f]sf] k|ltlnlk o; a}+sdf k]z ug'{ kg{]5 . btf{ k|df0fkqsf] cjlw ;dfKt ePsf kmd{sf] C0fshf{ ;'ljwf :jLs[t÷gljs/0f x'g]5}g / ;fy} txf+n] pkef]u ub}{ cfpg'ePsf ;Dk"0f{ C0f shf{ ;'ljwfx? btf{ gljs/0f gePsf sf/0f lkmtf{ e'QmfgL dfu ug]{÷/2 ug]{ clwsf/ a}+sdf ;'/lIft /xg]5 . (Not applicable of Pvt ltd company)

Free text box

End of Section 9

Section 10: Security Documents

**sfuhkqx?**

C0fLn] a}+ssf] **====** Name of branch**==** zfvfdf ;Dks{ /fvL b]xfo adf]lhdsf shf{ ;DaGwL sfuhkqx? ;xL5fk ug'{ kg]{5 . ;fy} dfly plNnlvt shf{ ;'ljwfx? k|jfx ug{sf] nflu cfjZos lgj]bg tyf cGo sfuhftx? a}+sdf k]z ug{'kg]{5 .

* ?=Amount in Figure.-sf] k|lt1f kq . (Promissory Note)
* ?=Amount in Figure.-sf] C0ftd;'s (Loan Deed)
* lg/Gt/tfsf] lnvt (Letter of Continuity)
* ?=Amount in Figure.-sf] >L-;DklQ lwtf]/;'/If0f n]vLlbPsf] uf]Zjf/f-kq (General Letter of Hypothecation) ;lxt k"/s ;Demf}tf (Supplementary Agreement)
* ?=Amount in Figure.-sf] e'QmfgL k|fKt ug{ af+sL /sd ;+sng ug]{ clVtof/gfdf (Assignment of Receivables) ;lxt jf/];gfdf (Power of Attorney)
* ax' a}+lsË 3f]if0ffkq -Multiple Banking Declaration\_
* ?=Amount in Figure.-a/fa/sf] Name of Personal Guarantor Proposed in approved CFR n] a}+ssf] kIfdf n]lvlbg'kg]{ AolQmut hdfgLkq (Personal Guarantee)
* hdfgLstf{sf] ;DklQ ljj/0f (Wealth Statement of Guarantor)
* cfjZos hf]lvdx?af6 ;'/lIft u/LPsf] æa}+lsË zt{Æ -Bankers Clause\_ ;lxtsf] a}+ssf] kIfdf lwtf]aGws÷b[li6aGwsdf /x]sf ;Dk"0f{ ;fdfg df}Hbftx?÷;DklQx?sf nflu **kof{Kt d'No** a/fa/sf] a}+ssf] kIfdf ladfn]v .
* cfjZos h:tf hf]lvdx?af6 x'g] IftLx?af6 ;'/lIft u/LPsf] æa}+lsË zt{Æ -Bankers Clause\_ ;lxtsf] a}+ssf] kIfdf lwtf]aGws /x]sf] 3/sf] ahf/ d'No a/fa/sf] a}+ssf] kIfdf ladfn]v .
* ljdf ;DaGwL 3f]if0ff (Insurance declaration statement)
* ljdf gul/Psf hf]lvdx?af6 a}+ssf] kIfdf lwtf]aGws÷b[li6aGwsdf /x]sf ;fdfg df}Hbft÷;DklQx?df s'g} klg xfgLgf]S;fgL tyf IftL ePsf] cj:yfdf ;Dk'0f{ gf]S;fgL C0fL :jodn] Aoxf]g{ k|lta4tf kq (Undertaking Letter)
* **Free Text Box**

**o; cl3 ljleGg ldltsf C0f:jLs[lt kqdf plNnlvt C0fshf{ ;'ljwf ;DaGwdf a}+ssf] kIfdf ul/lbPsf ;Dk"0f{ ;'/If0f sfuhkqx? tyf ;f]df plNnlvt zt{ aGb]hx? dfGo / a}w /xg]5g\ .** -Not required in new case\_

End of Section 10

of] C0f :jLs[lt kqdf plNnlvt ldltaf6 #) -lt;\_ lbgleq o; C0f:jLs[lt kq ;fy ;+nUg /x]sf] k|ltlnkLdf tkfO{+sf] d~h'/L ;xL5fk u/L a}+sdf lkmtf{ a'emfpg' kg]{5 . cGoyf of] k|:tfj :jtM /2 x'g]5 . ;fy}, tkfO{n] of] C0f :jLs[lt kqdf d~h'/L hgfPsf] ldltn] ^) -;f¶L\_ lbgleq o; C0f :jLs[lt kqdf C0fLn] a}+snfO{ pknAw u/fpg' kg]{ egL tf]lsPsf] ljj/0f, ;"rgf, sfuhft tyf ;Dk"0f{ ;'/If0f ;DaGwL lnvtx? a}+ssf] lgodfg';f/ ug'{÷a'emfpg' eP kZrftdfq shf{ ;'ljwf k|jfx x'g ;Sg]5 . cGoyf, :jLs[t C0f ;'ljwf :jtM /2 x'g]5 .

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|  |  |
| --- | --- |
| ===================  ;Dks{ clws[t Default Text but editable  glan a}+s ln=  ===Branch========= zfvf | ===================  ;Dks{ k|aGws Default Text but editable  glan a}+s ln=  ===== Branch ====== zfvf |

!= d÷xfdL dfly plNnlvt C0fL kmd{÷sDkgLsf k|f]kfO{6/÷;fem]bf/÷k|aw{s÷;+rfnsx? dfly plNnlvt C0fLnfO{ tkfO{+n] :jLs[t ug'{ ePsf] ljleGg C0fshf{ ;'ljwfx?sf] ;DaGwdf o;} C0f :jLs[lt kqdf plNnlvt zt{aGb]hx? kfngf gu/]df jf cGo ;'/If0f sfuhkqdf plNnlvt zt{aGb]hx? jf a}+ssf] lgod pNn+3g u/]df a}+sn] dfu ugf{;fy / a}+sn] lbPsf] ;dodf C0fshf{sf] ;fFjf, Jofh, ls:tf cflb e'QmfgL gul/Psf] cj:yfdf g]kfn /fi6« a}+s, shf{ ;"rgf s]Gb| lnld6]8sf] sfnf];"rL Joj:yf adf]lhd d÷xfdLnfO{ sfnf];"rL Joj:yf / ;f]sf] k|efj ;DaGwL k"0f{ hfgsf/L ;lxt a}+sn] sfnf];"rLdf /fVg] lg0f{o u/]df :jLsf5'{÷5f}+ . a}+ssf] pQm lg0f{o lj?4 d÷xfdLn] slx+ st} ph'/ jfh'/ ug]{ 5}g . olb a}+ssf] lg0f{o la?4 ph'/ jfh'/ u/]df pQm ph'/Laf6 pTkGg x'g] bfloTj / kl/0ffd d÷xfdLn] g} Joxf]g]{] lhDd]jf/L lnG5'÷5f}+ .

;fy} d÷xfdL shf{ ;"rgf s]Gb|sf] sfnf] ;"rL ;DaGwL Joj:yfsf af/]df C0fL sDkgLsf !% k|ltzt jf ;f] eGbf clws z]o/ /x]sf cGo ;fem]bf/x?÷z]o/wgLx?÷;+rfnsx?nfO{ hfgsf/L u/fO{ plNnlvt zt{aGb]hx? kfngf gu/]df jf cGo ;'/If0f sfuhkqdf plNnlvt zt{aGb]hx? pNn+3g u/]df a}+sn] dfu ugf{;fy / a}+sn] lbPsf] ;dodf e'QmfgL gul/Psf] cj:yfdf g]kfn /fi6« a}+s, shf{ ;"rgf s]Gb| lnld6]8sf] sfnf];"rL Joj:yf adf]lhd lghx?nfO{ ;d]t sfnf];"rLdf /fVg]] dGh'/L /x]sf]] 5 .

a}+ssf] k"j{ ;xdlt a]u/ C0fshf{ ;'ljwfx?sf] ;Dk"0f{ afFsL r'Qmf e'Qmfg geP;Dd kmd{÷sDkgLsf] :jfldTj kl/jt{g / gfd;f/L ug]{ 5}g÷5}gf}+ .

d÷xfdLn] a}+sn] dfu ugf{ ;fy / a}+sn] lbPsf] ;dodf e'QmfgL gul/Psf] cj:yfdf g]kfn /fi6« a}+s, shf{ ;"rgf s]Gb| lnld6]8sf] sfnf];"rL Joj:yf adf]lhd d÷xfdLnfO{ sfnf];"rL Joj:yf / ;f]sf] k|efj ;DaGwL k"0f{ hfgsf/L ;lxt a}+sn] sfnf];"rLdf /fVg] lg0f{o u/]df :jLsf5'{÷5f}+ . a}+ssf] pQm lg0f{o lj?4 d÷xfdLn] slx+ st} ph'/ jfh'/ ug]{ 5}g . olb a}+ssf] lg0f{o la?4 ph'/ jfh'/ u/]df pQm ph'/Laf6 pTkGg x'g] bfloTj / kl/0ffd d÷xfdLn] g} p7fpg] lhDd]jf/L lnG5'÷5f}+ . olb d]/f]÷xfd|f] d[To' ePdf jf ax'nfPdf a}+ssf] ;Dk"0f{ n]gf ;lxtsf] bfloTj d]/f]÷xfd|f] xsjfnfx?nfO{ pQ/bfoL x'g lzlIft u/L axg ug{ d÷xfdL lhDd]jf/L lnG5'÷5f}+ . Applicable only for natural person

@= d÷xfdL dfly plNnlvt zt{aGb]hx? k"0f{ :jLsf/ ub{5'÷5f}+ .

#= d÷xfdLnfO{ k"j{ hfgsf/L ;lxt jf hfgsf/L a]u/ s'g} jf ;Dk"0f{ C0fshf{ ;Ldf h'g;'s} ;dodf /4 ug{ To; a}+ssf] clwsf/ /xg] s'/fdf d]/f]÷xfd|f] :jLs[lt 5 . a}+sn] dfu ugf{;fy ;Dk"0f{ afFsL /sd, pkflh{t Aofh / z'Nsx? ;d]t e'QmfgL ug{ d÷xfdL lhDd]jf/L lnG5'÷5f}+ .

$= d÷xfdL nufot C0fL kmd{÷sDkgL lj?4 bfdf;fxL ;DaGwL s'g} sf/jfxL ePsf] 5}g / d÷xfdL nufot C0fL kmd{÷sDkgL xfn;Dd bfdf;fxLdf k/]sf] 3f]if0ff ePsf] 5}g eGg] s'/f d÷xfdL pb\3f]if ub{5'÷5f}+ .

%­= d÷xfdL s'g} klg a}+s jf ljQLo ;+:yfsf] shf{ ltg{ c;Ifd -Default\_ gePsf] 3f]if0ff ub{5' ;fy} d÷xfdLn] o; a}+s nufot cGo s'g} a}+s tyf ljlQo ;+:yfaf6 s'g} klg lsl;dsf] ;x'lnotk'0f{ shf{ pkef]u gu/]sf] / dfly :jLs[t C0fshf{ k'0f{ ?kdf r'Qmf e'Qmfg geP;Dd ;f] shf{x? dfu gug{] ;d]t pb\3f]if ub{5f}+ . (Applicable Incase of Interest Subsidy/Agriculture Loan)

^= o; a}+saf6 shf{ ;'ljwf pkof]u ul//x]sf cfk;L ;DaGw ePsf d]/f]÷xfd|f] ;d'x leqsf] cGo JolQm, kmd{, ;+:yf jf sDklgn] ;x'lnot k'0f{ shf{-e'sDk lkl8t afx]s\_ glnPsf] / d÷xfdL÷o; kmd{, ;+:yf jf sDklgn] g]kfn ;/sf/, k|b]z jf :yfgLo txaf6 s'g} klg lsl;dsf] cg'bfg tyf cfly{s ;'ljwf k|fKt gu/]sf] pb\3f]if ub{5'÷5f}+ . (Applicable Incase of Interest Subsidy/Agriculture Loan)

&= o; glan a}+s lnld6]8sf ;+:yfks, ;+:yfks z]o/wgLx?, ;+rfns, k|d'v sfo{sf/L clws[t, sd{rf/L, r'Qmf k'FhLsf] Ps k|ltzt jf ;f] eGbf a9L z]o/ lnPsf JolQmx?, cflwsfl/s d'NofÍgstf{ / axfnjfnf n]vfk/LIfs;Fu, d]/f]÷xfd|f] tyf hdfgtstf{sf], sDkgLsf] xsdf ;+:yfks z]o/wgLx? / ;+rfnsx?sf] ;d]t / d]/f]÷xfd|f] hdfgtstf{sf] kfl/jfl/s gftf;DaGw gePsf], lghx?;Fu d]/f]÷xfd|f] s'g} lsl;dsf] ljlQo :jfy{ gePsf] tyf ljBdfg P]g sfg"g tyf g]kfn /fi6« a}+ssf] lgb]{lzsf adf]lhd d÷xfdLn] To; a}+saf6 C0fshf{ ;'ljwf k|fKt ug{ s'g} aGb]h g/x]sf] ;d]t pb\3f]if ub{5'÷5f}+ . -kfl/jfl/s gftf;DaGwn] kfl/jf/sf ;b:o klt jf kTgL, 5f]/f, 5f]/L, wd{k'q, wd{k'qL, afa', cfdf, ;f}t]gL cfdf / cfkm"n] kfng kf]if0f ug'{ kg]{ bfh', efO{ / lbbL, a'lxgL tyf glhssf] gft]bf/ bfh', efO{, efph', a'xf/L, ljjflxtf lbbL, alxgL, legfh', HjfO{+, elthf, elthL, ;fnf, ;fnL, ;f;', ;;'/f, sfsf, sfsL, dfdf, dfO{h', ef~hf, ef~hL, gflt, gfltgL, gfltgL a'xf/L, gfltgL HjfOF ;d]tnfO{ a'emfpg]5 .\_

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cflwsfl/s x:tfIf/ -C0fL\_

ldltM=================================

**;fIfLM**

!= ================================ lhNnf ======================= uf=lj=;=÷g=kf=,j8f g+= ===== a:g] >L ==========================

@= sf/0fLn] k|":t't lnvt d]/f] ;fd'Gg] ;xL 5fk u/]sf] xf] egL ;gfvt ug]{ glan a}+s ln=sf sd{rf/L >L==========================

***Prepared by:***