



# The Kanaka Mahalakshmi Co-op. Bank Limited

D.No. 49-34-22, Akkayyapalem, Visakhapatnam - 16.

(Regd. No. 614 - APMACS Act 1995)

APPLICATION FOR GOLD LOAN L.No.

1. Full Name : .....
2. Father's / Husband's Name : .....
3. Age : .....
4. Profession and  
Income : .....
5. Residential Address : .....

Phone No. : Off :

PIN :   
Res :   
Cell :

6. Amount required : Rs. ....
7. Loan out-Standing, if any : Rs. ....
8. Purpose of the Loan : .....

9. I declare that the articles offered for pledge, particulars of which are given below, are genuine and my own bonafide property. I have full rights over the property to pledge or to dispose or to deal with in any manner. I further declare that I hereby create right to your bank over the property. The stones, if any, studded in the ornaments are of no consequence and Bank is not responsible, if any of them are lost. I undertake to repay the loan with monthly rests. If I fail to repay before due date i.e. .... the Bank has right to charge 3% p.a extra interest and authorised to dispose the ornaments by public or private sale as deemed fit. I agree to repay on demand the short-fall, if any, on such sale. In case of loss of ornaments beyond the control of the Bank, the Bank shall be liable to the extent of the appraised value of the ornaments only.

<u>Description of Jewels</u>	<u>Weight</u> (in gms.)	<u>Fineness of Gold (Carats)</u>
a. ....	Gross weight	: .....
b. ....	Net weight	: .....
c. ....	Market Value	: .....
d. ....	Eligibility	: Rs. ....
e. ....	Loan required	: Rs. ....

Total : \_\_\_\_\_

Date :

*Signature of the applicant*

I certify that the above articles are genuine gold jewels and the weight and valuation of jewels as per particulars given above are correct.

Date :

*Signature of Appraiser*

## REFERENCE

C.A/c No. :

SB A/c No.:



Received the pledged jewels as above :

Shroff

Office of Bank

A Loan of Rs..... (Rupees.....  
..... only) is sanctioned.

Manager

Loan No. ....

**DEMAND PROMISSORY NOTE**

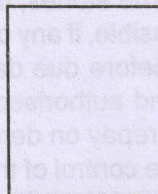
Rs.....

ON DEMAND I / We .....

promise to pay **THE KANAKAMAHALAKSHMI CO-OP. BANK LTD., VISAKHAPATNAM** or order the sum of Rs. .... (Rupees ..... only) for the value received with interest at ..... percent per annum and the rate of interest payable by me shall be subject to the changes in the interest rates as decided by the Board of Directors of the Bank from time to time.

Place : VISAKHAPATNAM

Date : .....



**NOMINATION**

I hereby nominate the following person to receive the gold jewels now pledged to the bank with full and absolute rights in the event of my death after clearance of the loan.

- 1. Name of the nominee in full : .....
- 2. Relationship : .....
- 3. Age : .....
- 4. Occupation : .....
- 5. Address in full : .....

.....PIN .....

Place : VISAKHAPATNAM

Date:

Signature