

REFERRED TO IN NOTE BEFORE THE RULE 10.16 (IX) AND NOTE BELOW
RULE 10.17)

FORM OF AGREEMENT BOND TO BE EXECUTED AT THE TIME OF DRAWING
AN ADVANCE BY A GOVERNMENT SERVANT FOR BUILDING ETC. OR
HOUSE.

An agreement made this _____ day of _____ 2017 between
Sh. _____ s/o Sh _____ R/o _____
_____ an

employee of the Punjab State Cooperative Agricultural Development Bank Ltd.,
Chandigarh, (hereinafter called the borrower which expression shall in-less excluded by
or repugnant to the subject or context, include his heirs, executors, legal representatives)
and administrator of one part and the Punjab State Coop. Agri. Dev. Bank Ltd.,
Chandigarh (hereinafter called the bank) which expression shall unless excluded by or
repugnant to the subject or context, include his successors in office and assigns) to the
other part. Whereas the borrower desires to _____ and whereas borrower
has under the provisions of the rules framed by the State Bank to regulate the grant of
advance to its servants for building etc. Of the house and contained in chapter X of the
Punjab Financial Rules Volume I (hereinafter referred to as the said rules) which
expression shall where the context to so admits, include any amendment thereof or
addition thereof of Rs. _____ (Rupees _____) to
the borrower vide order No. _____ item No _____ for
the purpose aforesaid on the terms and conditions set forth therein. Now it is hereby
agreed by and between the parties hereto that in consideration of the sum of Rs.
_____ (Rupees _____) to be paid by the borrower hereby
agrees with the bank.

1. To repay to the bank the said amount with interest calculated
accordance with the said rules for the time being in force by
_____ monthly installments of Rs. _____ to be deducted from his pay as
provided for the said rules from the 18 the issue of pay after the first installment is taken
i.e. From the month of release of last instalment if the first instalment is advanced during
the month of _____ and the borrower hereby authorised the bank to make such
deductions from his monthly pay bills of immediately on completion of house.

2. To complete repayment of loan of house within _____ months from the
receipt of the last instalment of sanctioned advance.

3. Within four months from the date of receipt of the aforesaid advance of
Rs. _____ to start repair of house/repay institutional loan and mortgage or submits
original sale deed as a measure of Equitable Mortgage to the bank failing which the
borrower shall refund the advance together with interest to the bank forthwith unless and
extension of the time is granted by the bank.

4. To execute a document mortgaging the said house / plot/original sale deed
as a measure of Equitable Mortgage , to be constructed / constructed house to the bank as

a security for the amount advanced to the borrower under the present and as also for the interest payable for the said amount in the form provided in the said rules.

5. And it is hereby agreed and declared that if the borrower fails to repair/complete the construction of the house as hereinafter agreed within _____ months or if borrower become insolvent or quits the service of bank or dies, the whole amount of the advance together with the interest accruing thereon shall immediately become due and payable to the bank.

6. Without prejudice to any other in its of the bank in that behalf if any amount becomes refundable or payable by the borrower the bank shall be entitled to recover the same by deduction from his pay such amounts as it shall deem desirable.

7. In witness whereof the borrower has hereinto set his hand and has caused Managing Director of the bank for and on behalf to set his hand. The date and year first before written.

Signature of the borrower _____

In presence of :

- 1.
- 2.

Signature of witness :

- 1.
- 2.

CERTIFICATE

1. That I have a house / plot in my name at

Signature of Applicant.

CERTIFICATE

2. I, _____ SADB, Chandigarh , certify that I am in a position to carry 40% salary after getting deduction of loan / loans Etc. taken by me and is also willing to get the deductions as proposed in the Order against my name.

Signature of Applicant.

Certified by Manager/Disstt. Manager

DEMAND PRONOTE

I, promise to pay on demand to the Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh or order, in their office at Chandigarh, the sum of Rs. _____ (Rupees _____) for value received with interest thereon at the rate of interest _____ per annum from this date (until the date of PAYMENT IN FULL with interest).

Name _____

Designation _____

PADB / SADB _____

Verified that Sh. _____ has signed the document in my presence :-

1.

2.

SURETY BOND

PFR FORM 16 (Referred to in rule 10.16 (x))

KNOW ALL MEN BY THESE PRESENTS that I _____
S/o Sh. _____ resident of _____
at present employed as _____ in the Punjab State
cooperative Agricultural Development Bank, Chandigarh (hereinafter called the Surety)
am held and firmly bound up to the Punjab State Cooperative Agricultural Development
Bank Ltd., Chandigarh (hereinafter called the bank) which expression shall, unless
excluded by or repugned to the subject or context, include his successors in office and
assigns) in the sum of Rs. _____ (Rupees
_____) to be paid to the bank for which
payment to be well and truly to be made, I hereby bind to the heirs, executors,
administrators and representatives firmly be these present. As witness I set my hand this
_____ day of _____ two thousand seventeen.

WHEREAS _____ S/o _____
resident of _____ in the District _____ at
present employed as _____ permanent in the Punjab State Cooperative
Agricultural Development Bank Ltd., Chandigarh (hereinafter called the borrower) but is
due to retire in the year _____) applied to the bank for an advance of Rs.
_____ for purpose of _____ the bank
sanctioned the payment of Rs. _____ under the rule framed by Punjab
Government of regulate the grant of an advance to State Govt. Servants contained in Rule
10.16 to 10.19 Chapter X of Punjab Financial Rules. Volumer I (hereinafter referred to
as the said rules) and whereas the Borrower has undertaken to repay the said amount in
_____ monthly installments.

AND WHEREAS the borrower has further undertaken to
mortgage or submits original sale deed as a measure of Equitable Mortgage, the house
purchased with the help of said amount and the house constructed on said plot
with the help of the said amount and the to observe the provisions of the said Rules. And
whereas in consideration of the bank having agreed to grant the aforesaid advance to the
borrower the surety has agreed to execute the above bond with such conditions as
hereunder is written.

NOW the conditions of the obligations is such if the said borrower shall
while employed in the bank duly and regularly pay or cause to be paid to the bank the
amount of aforesaid advance owing to the bank by installments until said sum of Rs.
_____ (Rupees _____) shall be fully paid
or mortgaged or submits original sale deed as a measure of Equitable Mortgage to the
bank the house redeemed referred to above which ever event happens earlier than this
bond shall be valid. Otherwise the same shall be and remain in fully force and by virtue
but nevertheless that if the borrower shall die or become insolvent or at any time ceases
to be in the service of the bank. The whole or so much of the principle
sum of Rs. _____ (Rupees _____) to
gather with the interest as shall then remain unpaid shall immediately become due

payable to the bank and recovery will from the surety in one installment by virtue of this bond.

The obligation undertaken by the surety shall not be discharged or in any way affected by an extension of time or any other indulgence granted the bank to the said borrower.

Signed and delivered by Sh. _____ said surety.

Signature of the Surety

Designation

Place :

Date :

In the presence of

1.

2.

AFFIDAVIT

I, _____ son of Sh. _____
working as _____ in the Punjab State Cooperative Agricultural
Development Bank Ltd., Chandigarh do hereby solemnly affirm and declare as under :-

1. That my house for which I raise the loan lies outside the red line.

DEPONENT

Chandigarh

Dated :

VERIFICATION :

Verified that the contents of my above affidavit are true and correct to my
knowledge and no part of it has been concealed therein.

DEPONENT

Chandigarh

Dated :

DEATH CUM RETIREMENT GRATUITY BOND

An agreement made on _____ day of _____ Two thousand seventeen between _____ (hereinafter called the borrower, which expression shall include his legal representatives and assigns) of the one part and the Punjab State cooperative Agricultural Development Bank Ltd., Chandigarh (hereinafter called the State Bank which expression shall include his successors and assigns) of the other part, whereas the borrower has agreed to _____ situated at _____ in the registration District _____ Sub Distt. _____ that containing _____ more or less and bounded on the North _____ by _____ South by _____ East by _____ West by _____ (hereinafter referred to the said house) for the sum of Rs. _____ (Rupees _____ only) to enable him/her to _____ said house and State Bank has agreed to advance the loan of Rs. _____ and whereas it is permissible under the provisions of the said above mentioned letter, hereinafter referred to as the said order which expression shall include any amendment thereof for the time being in force that the last installment of loans together with interest occurred thereon will be recovered from the death cum retirement gratuity payable at the time of retirement provided the State Bank servant concerned executes an agreement to the effect and cancels any nomination made by him under the new pension rules contained in Civil Services Rules, Punjab, Volume II, so as to leave State Bank free to appropriate the sum found payable to him after retirement in adjustment of the balance of the advance.

NOW it is hereby agreed between the parties hereto that in consideration of the said order, the borrower having cancelled the nomination made by him under the aforesaid New Pension Rules, hereby authorised the State Bank to extinguish the last installment of loan together with interest incurred thereof from the date of loan cum retirement gratuity payable to the borrower.

In witness whereof the borrower has hereinto set his hand the day and year first above written.

Signed by the said borrower _____

- 1.
- 2.

**MORTGAGE
EQUITABLE MORTGAGE (MEMORANDUM)
ACCOMPANYING/DEPOSIT OF DEEDS
MEMORANDUM**

I/We.....aged.....years in consideration of the sum of Rs.....(Rupees.....) advanced toby the Punjab State Co-operative Agricultural Development Bank Ltd., Chandigarh Registered under Punjab State Coop. Societies Act with Registered Office at Chandigarh the receipt where of I, do hereby acknowledge have this day herein below mentioned, deposit with the said the Punjab State Co-operative Agricultural Development Bank Ltd., Chandigarh, the deeds and documents set out in the list hereto as security for the repayment of the said sum of Rs.....(Rupees.....) with interest thereon at the rate of.....% per annum from the date hereof till full payment.

In witness this day.....

(Mortgagor)

LETTER OF LIEN & SET OFF

To

The Managing Director,
THE PUNJAB STATE CO-OP AGRI. DEV. BANK LTD,
Chandigarh.

Dear Sir,

In consideration of your making advances by way of House Building loan from time to time. I/We agree with you as follows:-

1. That you may hold all securities belonging to me (which may now be in your possession or which may at any time hereafter come into your possession) and the proceeds thereof respectively not only for the specific advance made thereon but also as collateral security for any other moneys now due or which may at any time be due from me/us to you, whether singly or jointly with another or others.
2. That in addition to any general lien or similar right to which you as bankers may be entitled by law, you may at any time and without notice to me/us combine or consolidate all or any of my accounts with any liabilities to you and set off or transfer any sum or sums standing to the credit of any one or more of such accounts in or towards satisfaction of any of my/our liabilities to you on any other accounts or in any other respect, whether such liabilities be actual or contingent, primary or collateral and several or joint.
3. That if any balance of the sale proceeds shall remain in the hands of the Bank after the sale of any of the securities, the Bank may at its sole discretion apply that balance if any towards any sum or sums of money that may be owing by me/us to the bank upon any other account or any other transaction or transactions separate or distinct from the security, and you will pay to me/us any surplus which may remain after settlement of all claims of your bank against me.

Dated: _____ this _____ day
of _____

Yours faithfully,

Name _____

Address _____

To

The Managing Director,
SADB,
Chandigarh.

Sub : **Submission of papers regarding House Building Loan.**

Sir,

Please refer to SADB order Endst. Dated _____ vide which
Rs. _____ has been sanctioned to me as _____
Loan. I am enclosing herewith the following required documents duly filled in as
under :-

1. Death-cum-Retirement Gratuity Bond.
2. Agreement Under rule 10.16.
3. Two certificates.
4. Demand pronote.
5. Surety Bond (Two Permanent Employees).
6. Affidavit.
7. Estimate.
8. Non-Encumbrance Certificate.
9. Map
10. Jamabandi/ original sale deed as a measure of Equitable Mortgage.
11. Letter of Memorandum for deposit of sale deed as Equitable
Mortgage.
12. Letter of Lien & Set Off.
13. Proof of agreement.(in cases of Purchase of Plot/House).
14. Salary slips and ID Cards Photocopies of Applicant and Sureties.

You are requested to kindly release the amount of loan at the
earliest.

Thanking you,

Yours faithfully,

(_____)
Signature of the Applicant
_____, Name
_____, Design.
PADB _____ / SADB,
Chd.

Dated : _____

(MANAGER PADB/AGM/R.O.)

CHECK LIST – REPAIR OF HOUSE

Sr. No.	DOCUMENT	Instructions (How to fill)
1.	Agreement Bond (Notary Attested)	For those (loanee applicant) who prepare/execute this document outside Chandigarh, it is to be got printed/typed on Rs. 150/- stamp papers and countersign on 3 sides and then to be notarized. Also, 2 employees of the bank must be sign as witness at the appropriate place.
2.	Death cum Retirement Gratuity Bond (Notary Attested)	For those who prepare/execute this document outside Chandigarh, it is to be got printed/typed on Rs. 150/- stamp papers and countersign on 3 sides and then to be notarized. Also, 2 employees of the bank must be sign as witness at the appropriate place.
3.	Two Certificates	ON plain pacca paper.
4.	Demand Pronote	Rs. 2 rasidi ticket must be affixed and then the same is to be countersigned by the loanee applicant.
5.	2 Surety Bonds (Notary Attested)	For those (loanee applicant) who prepare/execute this document outside Chandigarh, it is to be got printed/typed on Rs. 150/- stamp papers (to be purchased in the name of sureties) and countersign on 3 sides and then to be notarized. Also, 2 employees of the bank must be sign as witness at the appropriate place.
6.	Affidavit (Notary Attested)	To be got printed/typed on Rs. 25/- stamp papers and countersign on 3 sides and then to be notarized
7.	Estimate	
8.	Non- Encumbrance Certificate/Encumbrance	
10.	Jamabandi	
11.	Salary Slips/Certificates of Sureties	
12.	Salary Slip/Certificate of Applicant	
13.	Self Attested copies of ID Proofs of Sureties	
14.	Self Attested copy of ID Proof of Applicant	

CHECK LIST – PURCHASE OF PLOT & CONSTRUCTION OF HOUSE

Sr. No.	DOCUMENT	Instructions (How to fill)
1.	Agreement Bond (Notary Attested)	For those (loanee applicant) who prepare/execute this document outside Chandigarh, it is to be got printed/typed on Rs. 150/- stamp papers and countersign on 3 sides and then to be notarized. Also, 2 employees of the bank must be sign as witness at the appropriate place.
2.	Death cum Retirement Gratuity Bond (Notary Attested)	For those who prepare/execute this document outside Chandigarh, it is to be got printed/typed on Rs. 150/- stamp papers and countersign on 3 sides and then to be notarized. Also, 2 employees of the bank must be sign as witness at the appropriate place.
3.	Two Certificates	ON plain pacca paper.
4.	Demand Pronote	Rs. 2 rasidi ticket must be affixed and then the same is to be countersigned by the loanee applicant.
5.	2 Surety Bonds (Notary Attested)	For those (loanee applicant) who prepare/execute this document outside Chandigarh, it is to be got printed/typed on Rs. 150/- stamp papers (to be purchased in the name of sureties) and countersign on 3 sides and then to be notarized. Also, 2 employees of the bank must be sign as witness at the appropriate place.
6.	Affidavit (Notary Attested)	To be got printed/typed on Rs. 25/- stamp papers and countersign on 3 sides and then to be notarized
7.	Agreement to sell/Biana	
8.	Non- Encumbrance Certificate/Encumbrance	
9.	Map	
10.	Jamabandi	
11.	Salary Slips/Certificates of Sureties	
12.	Salary Slip/Certificate of Applicant	
13.	Self Attested copies of ID Proofs of Sureties	
14.	Self Attested copy of ID Proof of Applicant	

CHECK LIST – PURCHASE OF BUILT UP HOUSE

Sr. No.	DOCUMENT	Instructions (How to fill)
1.	Agreement Bond (Notary Attested)	For those (loanee applicant) who prepare/execute this document outside Chandigarh, it is to be got printed/typed on Rs. 150/- stamp papers and countersign on 3 sides and then to be notarized. Also, 2 employees of the bank must be sign as witness at the appropriate place.
2.	Death cum Retirement Gratuity Bond (Notary Attested)	For those who prepare/execute this document outside Chandigarh, it is to be got printed/typed on Rs. 150/- stamp papers and countersign on 3 sides and then to be notarized. Also, 2 employees of the bank must be sign as witness at the appropriate place.
3.	Two Certificates	ON plain pacca paper.
4.	Demand Pronote	Rs. 2 rasidi ticket must be affixed and then the same is to be countersigned by the loanee applicant.
5.	2 Surety Bonds (Notary Attested)	For those (loanee applicant) who prepare/execute this document outside Chandigarh, it is to be got printed/typed on Rs. 150/- stamp papers (to be purchased in the name of sureties) and countersign on 3 sides and then to be notarized. Also, 2 employees of the bank must be sign as witness at the appropriate place.
6.	Affidavit (Notary Attested)	To be got printed/typed on Rs. 25/- stamp papers and countersign on 3 sides and then to be notarized
7.	Agreement to sell/Biana	
8.	Non- Encumbrance Certificate/Encumbrance	
9.	Map	
10.	Jamabandi	
11.	Salary Slips/Certificates of Sureties	
12.	Salary Slip/Certificate of Applicant	
13.	Self Attested copies of ID Proofs of Sureties	
14.	Self Attested copy of ID Proof of Applicant	

CHECK LIST – CONSTRUCTION OF HOUSE

Sr. No.	DOCUMENT	Instructions (How to fill)
1.	Agreement Bond (Notary Attested)	For those (loanee applicant) who prepare/execute this document outside Chandigarh, it is to be got printed/typed on Rs. 150/- stamp papers and countersign on 3 sides and then to be notarized. Also, 2 employees of the bank must be sign as witness at the appropriate place.
2.	Death cum Retirement Gratuity Bond (Notary Attested)	For those who prepare/execute this document outside Chandigarh, it is to be got printed/typed on Rs. 150/- stamp papers and countersign on 3 sides and then to be notarized. Also, 2 employees of the bank must be sign as witness at the appropriate place.
3.	Two Certificates	ON plain pacca paper.
4.	Demand Pronote	Rs. 2 rasidi ticket must be affixed and then the same is to be countersigned by the loanee applicant.
5.	2 Surety Bonds (Notary Attested)	For those (loanee applicant) who prepare/execute this document outside Chandigarh, it is to be got printed/typed on Rs. 150/- stamp papers (to be purchased in the name of sureties) and countersign on 3 sides and then to be notarized. Also, 2 employees of the bank must be sign as witness at the appropriate place.
6.	Affidavit (Notary Attested)	To be got printed/typed on Rs. 25/- stamp papers and countersign on 3 sides and then to be notarized
7.	Estimate	
8.	Non- Encumbrance Certificate/Encumbrance	
9.	Map	
10.	Jamabandi	
11.	Salary Slips/Certificates of Sureties	
12.	Salary Slip/Certificate of Applicant	
13.	Self Attested copies of ID Proofs of Sureties	
14.	Self Attested copy of ID Proof of Applicant	

CHECK LIST – EXTENSION OF HOUSE

Sr. No.	DOCUMENT	Instructions (How to fill)
1.	Agreement Bond (Notary Attested)	For those (loanee applicant) who prepare/execute this document outside Chandigarh, it is to be got printed/typed on Rs. 150/- stamp papers and countersign on 3 sides and then to be notarized. Also, 2 employees of the bank must be sign as witness at the appropriate place.
2.	Death cum Retirement Gratuity Bond (Notary Attested)	For those who prepare/execute this document outside Chandigarh, it is to be got printed/typed on Rs. 150/- stamp papers and countersign on 3 sides and then to be notarized. Also, 2 employees of the bank must be sign as witness at the appropriate place.
3.	Two Certificates	ON plain pacca paper.
4.	Demand Pronote	Rs. 2 rasidi ticket must be affixed and then the same is to be countersigned by the loanee applicant.
5.	2 Surety Bonds (Notary Attested)	For those (loanee applicant) who prepare/execute this document outside Chandigarh, it is to be got printed/typed on Rs. 150/- stamp papers (to be purchased in the name of sureties) and countersign on 3 sides and then to be notarized. Also, 2 employees of the bank must be sign as witness at the appropriate place.
6.	Affidavit (Notary Attested)	To be got printed/typed on Rs. 25/- stamp papers and countersign on 3 sides and then to be notarized
7.	Estimate	
8.	Non- Encumbrance Certificate/Encumbrance	
10.	Jamabandi	
11.	Salary Slips/Certificates of Sureties	
12.	Salary Slip/Certificate of Applicant	
13.	Self Attested copies of ID Proofs of Sureties	
14.	Self Attested copy of ID Proof of Applicant	

CHECK LIST – PURCHASE OF PLOT

Sr. No.	DOCUMENT	Instructions (How to fill)
1.	Agreement Bond (Notary Attested)	For those (loanee applicant) who prepare/execute this document outside Chandigarh, it is to be got printed/typed on Rs. 150/- stamp papers and countersign on 3 sides and then to be notarized. Also, 2 employees of the bank must be sign as witness at the appropriate place.
2.	Death cum Retirement Gratuity Bond (Notary Attested)	For those who prepare/execute this document outside Chandigarh, it is to be got printed/typed on Rs. 150/- stamp papers and countersign on 3 sides and then to be notarized. Also, 2 employees of the bank must be sign as witness at the appropriate place.
3.	Two Certificates	ON plain pacca paper.
4.	Demand Pronote	Rs. 2 rasidi ticket must be affixed and then the same is to be countersigned by the loanee applicant.
5.	2 Surety Bonds (Notary Attested)	For those (loanee applicant) who prepare/execute this document outside Chandigarh, it is to be got printed/typed on Rs. 150/- stamp papers (to be purchased in the name of sureties) and countersign on 3 sides and then to be notarized. Also, 2 employees of the bank must be sign as witness at the appropriate place.
6.	Affidavit (Notary Attested)	To be got printed/typed on Rs. 25/- stamp papers and countersign on 3 sides and then to be notarized
7.	Agreement to sell/Biana	
8.	Non- Encumbrance Certificate/Encumbrance	
9.	Map	
10.	Jamabandi	
11.	Salary Slips/Certificates of Sureties	
12.	Salary Slip/Certificate of Applicant	
13.	Self Attested copies of ID Proofs of Sureties	
14.	Self Attested copy of ID Proof of Applicant	

CHECK LIST – REPAYMENT OF INSTITUTIONAL LOAN

Sr. No.	DOCUMENT	Instructions (How to fill)
1.	Agreement Bond (Notary Attested)	For those who prepare/execute this document outside Chandigarh, it is to be got printed/typed on Rs. 150/- stamp papers and countersign on 3 sides and then to be notarized. Also, 2 employees of the bank must be sign as witness at the appropriate place.
2.	Death cum Retirement Gratuity Bond (Notary Attested)	For those (employees guaranteeing in favour of loanee applicant) who prepare/execute this document outside Chandigarh, it is to be got printed/typed on Rs. 150/- stamp papers and countersign on 3 sides and then to be notarized. Also, 2 employees of the bank must be sign as witness at the appropriate place.
3.	Two Certificates	ON plain pacca paper.
4.	Demand Pronote	Rs. 2 rasidi ticket must be affixed and then the same is to be countersigned by the loanee applicant.
5.	2 Surety Bonds (Notary Attested)	For those (loanee applicant) who prepare/execute this document outside Chandigarh, it is to be got printed/typed on Rs. 150/- stamp papers (to be purchased in the name of sureties) and countersign on 3 sides and then to be notarized. Also, 2 employees of the bank must be sign as witness at the appropriate place.
6.	Affidavit (Notary Attested)	To be got printed/typed on Rs. 25/- stamp papers and countersign on 3 sides and then to be notarized
7.	Bank Statement	
8.	Proof of ownership	
9.	Salary Slips/Certificates of Sureties	
10.	Salary Slip/Certificate of Applicant	
11.	Self Attested copies of ID Proofs of Sureties	
12.	Self Attested copy of ID Proof of Applicant	
13.	Authority Letter	Rs. 2/- rasidi ticket is to be affixed and then countersigned by the loanee applicant.

AUTHORITY LETTER

I, _____, _____, PADB_____/SADB
Chandigarh was sanctioned Rs. _____ lacs as Repayment of
Institutional Loan vide orders no. _____ dated _____. Now, I
authorize “THE PUNJAB STATE CO-OPERATIVE AGRICULTURAL
DEVELOPMENT BANK LTD., CHANDIGARH” to repay my House Loan
availed from Punjab State Co-operative Bank Ltd., Sec- 17B, Chandigarh
amounting to Rs._____.

(_____,
_____PADB_____/,
SADB Chandigarh)