



## THE BIHAR STATE CO-OPERATIVE BANK LIMITED

## APPLICATION FOR GOLD LOAN

Space for  
Photograph

## PART - I

I/ we hereby apply for a loan of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_) for the following purpose on the security of the Gold/ Silver/ Platinum ornaments.

Name(s) of the applicant (s) : \_\_\_\_\_

Applicant's father name : \_\_\_\_\_

Age : \_\_\_\_\_

Present address : \_\_\_\_\_

Permanent address : \_\_\_\_\_

Purpose : \_\_\_\_\_

Total value (Rs.) : \_\_\_\_\_

S. No.	Schedule of ornaments deposited Description of the ornaments	No. of items	Weight
1.			
2.			
3.			
4.			
5.			

(Note : Valuation Certificate by Bank's approved Appraiser should be presented alongwith the loan application)

I/ we shall repay the loan with in \_\_\_\_\_ months.

I/ we here by declare that the above ornaments are my/ our own property which I/ we can pledge or sell or dispose of as and when I/ we like and that this application be read with the pledge documents in all respect which I/ we will be executing whenever desired by the Bank to do so.

### Basic Information about the Borrower/s

1. Occupation :
2. Place of work :
4. Source of income :
5. Family's annual household expenses :
6. Annual gross income of the family :
7. Particulars of land, if any :

Own land	Village	Survey No.	Acreage	
			Irrigated	Unirrigated
Land on lease/ rent				

8. If engaged in Private business, give details of business premises, equipment and other assets :
9. If loan is required for establishing a new business, give nature of the proposed business, arrangement for sale of goods/ service and experience etc. :
10. Other immovable own property and its approximate present value :
11. The loan will be repayable in :
12. If ornament belongs to wife/ mother/ sister/ daughter maintained their name as co-borrower
13. I request you to disburse the loan by crediting the amount in my Saving/ Current Account No. \_\_\_\_\_ maintained with your branch.
14. I undertake to abide with the terms and conditions of Gold Ornament Loan.
15. I further declare that the information given in this application is true to the best of my knowledge and belief.

Date \_\_\_\_\_

Place \_\_\_\_\_

Signature/ Thumb impression  
Co-borrower

Signature/ Thumb impression  
borrower

**Enclosures :** a) Ornaments duly listed, b) Valuation certificate, c) Address- electricity bill, ration card, Voter's I. card

**PART – II**

The Bihar State Co-operative Bank Limited, \_\_\_\_\_ Branch

**VALUATION CERTIFICATE OF GOLD/SILVER/PLATINUM ORNAMENTS**

Ornaments Loan No. \_\_\_\_\_

Name of the Borrower \_\_\_\_\_

**Schedule of Ornaments Deposited as Security**

Sr. No.	Description of the ornaments	No. of items	Gross weight gm.	Net weight gm.	Fineness in carats	Current market rate per 10 gm.	Total value of ornaments on basis of 6 & 7	Appraiser value	Remarks
1	2	3	4	5	6	7	8	9	10
Total									

The ornaments referred to above were appraised by me and valued at Rs. \_\_\_\_\_

(Rupees \_\_\_\_\_) I guarantee the above weight, fineness and valuation.

Countersigned/ Thumb impression  
of Borrower

Attested by the Branch Manager

Date \_\_\_\_\_

Place \_\_\_\_\_

Signature of the Appraiser

**PART III**

Applicant Introduced by : \_\_\_\_\_  
(Full signature)

Name and Address : \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Date : \_\_\_\_\_

**PART IV**

I hereby nominate the persons mentioned below as my heirs for the gold/ silver/ platinum ornaments pledged by me with the Bank. I authorise the Bank to return these gold/ silver/ platinum ornaments to these nominees as per the Bank's rules in the event of my death.

Sr. No.	Name in full of the nominee	Full Address	Share in the value of ornaments	Signature or thumb impression of the nominee duly attested by the Branch Manager
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**PART III**

1. Gold Loan A/c. No. : \_\_\_\_\_

2. Name : \_\_\_\_\_

3. Address : \_\_\_\_\_  
\_\_\_\_\_

4. Ornaments (No. of items) : \_\_\_\_\_

(a) Gross weight : \_\_\_\_\_

(b) Net weight : \_\_\_\_\_

(c) Appraised by : \_\_\_\_\_

(d) Certificate dated : \_\_\_\_\_

(e) Appraised value : Rs. \_\_\_\_\_

5. Loan sanctioned : Rs. \_\_\_\_\_

(a) Purpose : \_\_\_\_\_

(b) Margin : \_\_\_\_\_

(c) Interest : \_\_\_\_\_

(d) Repayable in \_\_\_\_\_ equated monthly instalments.

Date \_\_\_\_\_  
Place \_\_\_\_\_

Signature of the Branch Manager

