

ANNEXURE IV

Unstamped Undertaking from nominee to appropriate Terminal Benefits (Gratuity Fund)

Date: _____

The Trustees
UNION BANK OF INDIA
Employees' Gratuity Fund,
Fort,
MUMBAI.

Dear Sir / Madam,

Gratuity Account of

In consideration of Union Bank of India having agreed to grant Clean Overdraft of Rs. _____ (Rupees _____) to Mr./Ms _____ (Applicant's Name) a member of Union Bank of India Employees' Gratuity Fund and Mr./Ms. _____ (Nominee's Name), the nominee under the Gratuity Fund Account of said Mr./Ms. _____ (Applicant's Name) hereby authorise you to register the lien of Union Bank of India on the Gratuity Fund Account of the said Mr./Ms. _____ till the entire Clean Overdraft of Rs. _____ (Rupees _____) with interest accrued thereon is repaid by us.

In the event of failure on the part of either or both of us to repay the said loan with interest accrued thereon and in the event of any claim made by the said Union Bank of India, the Trustees will be entitled at all times to pay forthwith any amount which the Bank may claim under the aforesaid loan without any reference to either of us.

It is understood and agreed on our part that any demand so made by the Bank will be conclusive evidence of such non payment of the said loan or balance thereof by us.

Yours faithfully,

M E M B E R

NOMINEE UNDER THE GRATUITY
FUND ACCOUNT

SIGNATURE OF NOMINEE

ANNEXURE-III

Unstamped Undertaking from nominee to appropriate Terminal Benefits (Provident Fund)

Date: _____

The Trustees
UNION BANK OF INDIA
Employees' Provident Fund,
Fort,
MUMBAI.

Dear Sir / Madam,

Provident Fund No:

In consideration of Union Bank of India having agreed to grant Clean Overdraft of Rs _____ (Rupees _____) to Mr./Ms. _____ (Applicant's Name) a member of Union Bank of India Employees' Provident Fund and Mr./Ms. _____ (Nominee's Name), the nominee under the Provident Fund Account of said Mr./Ms. _____ (Applicant's Name) hereby authorise you to register the lien of Union Bank of India on the Provident Fund Account of the said Mr./Ms. _____ till the entire Clean Overdraft of Rs. _____ (Rupees _____) with interest accrued thereon is repaid by us.

In the event of failure on the part of either or both of us to repay the said loan with interest accrued thereon and in the event of any claim made by the said Union Bank of India, the Trustees will be entitled at all times to pay forthwith any amount which the Bank may claim under the aforesaid loan without any reference to either of us.

It is understood and agreed on our part that any demand so made by the Bank will be conclusive evidence of such non payment of the said loan or balance thereof by us.

Yours faithfully,

M E M B E R

NOMINEE UNDER THE PF ACCOUNT

SIGNATURE OF NOMINEE

DECLARATION / UNDERTAKING
[FROM STAFF MEMBERS]

To,

UNION BANK OF INDIA

Dear Sir / Madam,

Overdraft Facility of Rs _____ granted to me

I _____, Employee No _____
presently working at _____ Branch/Office, do hereby solemnly and
sincerely declare, say and undertake as follows :

1. At my request vide my application dated _____, the Bank has sanctioned me the captioned OD facility / limit on terms and conditions contained in Staff Circular No. 4861 dated 20.6.2002 and I hereby undertake to abide by the said terms and conditions.

2. I do hereby declare and undertake that so long as I continue to be indebted or liable to the Bank under the captioned OD Facility granted to me by the Bank, I shall not avail any loans from any outside sources except Staff Credit Societies. In the event of availing loans from outsiders, I shall do so only after obtaining prior permission in writing of the Bank. Even in the event of obtaining any loan from an outside source with the specific permission of the Bank, I hereby undertake that I shall not charge my monthly salary or any other monetary benefit recoverable by me from the bank as security for repayment of such loan. I further undertake not to request the Bank to deduct and remit instalments from my salary to such external lending agencies.

3. I do hereby designate my Over Draft Account for credit of my monthly salary.

Yours faithfully,

ANNEXURE-1

LETTER OF AUTHORITY
(to deduct interest from salary)

Place:
Date:

To,

UNION BANK OF INDIA

Dear Sir / Madam,

Overdraft Facility of Rs. _____ granted to me

1. At my request vide my application dated _____ the Bank has sanctioned me the captioned OD facility/limit on terms and conditions contained in Staff Circular No. 4861 dated 20.6.2002 and I hereby undertake to abide by the said terms and conditions.

2. Vide my declaration/undertaking dated _____ I have designated the captioned Overdraft Account for the credit of my monthly salary. In this connection, I hereby further authorise you to appropriate the monthly interest accrued on the captioned overdraft account from my monthly salary credited to the captioned overdraft account. I fully understand that by this authorisation, my monthly salary shall automatically get reduced by the extent of accrued interest debited for appropriation.

3. I hereby declare that I shall not revoke the letter of authority so long as I remain indebted under the captioned Overdraft facility availed by me.

Yours faithfully,

WITNESS:

1) Signature :

Name :

Address:

2) Signature

Name:

Address

w/s/circ/ann-cl-over