



OTS Scheme (Applicable upto 30.06.2026)

Document Number: BUCB-OTS/PO-01

The Baghat Urban Co-operative Bank Ltd.

HO, Baghat Bank Parisar, Rajgarh Road, Distt. Solan, HP-173212

Document Details

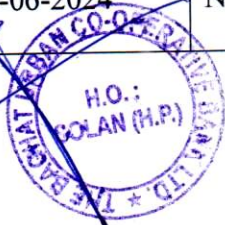
Title	One Time Settlement Scheme
Version	0.9
Author	Sh.Manjeet Kumar (Assistant Manager), Sh. Kapil Kumar (Assistant Manager) and Sh. Nand Lal Parihar (Professional Director)
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Distribution List

Name
Internal Distribution Only

Version History

Version Number	Version Date	Change Description	Approved	BOD Resolution No
0.1	25-05-2022	NEW SCHEME	Yes only by board Pending at RCS and not approved	1
0.2	29-12-2022	NEW SCHEME	Yes only by board Pending for RBI Approval	04(i)
0.3	17.04.2023	NEW SCHEME	Yes only by board and approved by RCS	1
0.4	29-06-2024	New Scheme	Yes only by board as per the RBI OTS Circular Dated 08 th	1



			June, 2023	
0.5	15-05-2025	New Scheme	Approved by BoM on Dated 08/05/2025 vide Resolution No. 05 approved by BoD on dated 15-05-2025.	14
0.6	20-08-2025	New Scheme	Approved by BoD on dated 18-08-2025.	15
0.7	11-11-2025	New Scheme	Approved by BoD on dated 11-11-2025.	05
0.8	22-01-2026	New Scheme	Approved by BoD on dated 22-01-2026.	30
0.9	16-04-2026	New Scheme	Approved by BoD on dated 09-04-2026	07

The Baghat Urban Co-operative Bank Ltd.

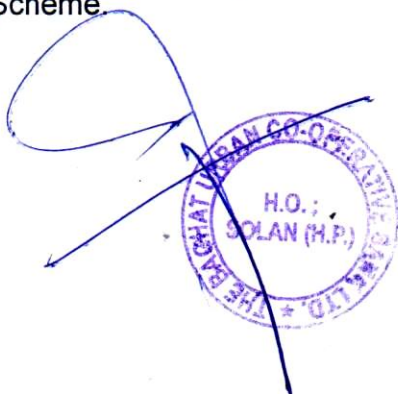
HO, Baghat Bank Parisar, Rajgarh Road, Distt. Solan, HP-173212

One Time Settlement Scheme Applicable Upto 30-06-2026.

Non-Performing Assets (NPA) continue to be a major concern for the Bank due to their continuous increase and the adverse impact on provisioning requirements, business continuity, and profitability. Therefore, it has been decided by the Bank to introduce a **One Time Settlement (OTS) Scheme** for the settlement of all NPA accounts.

The **Reserve Bank of India** imposed **All Inclusive Directions (AID)** on the Bank on **08.10.2025**, due to which recovery efforts have become very difficult, as all existing recovery channels—such as Arbitration/Execution, cases under Section 138, and proceedings under the SARFAESI Act—are time-consuming. Under the AID framework, the Bank has only 3 months (Extended from 08-04-2026 upto 30-06-2026) to come out of the restricted parameters.

As the Bank is currently under AID, the **Board of Directors (BoD)** is primarily concerned with safeguarding the depositors' funds and ensuring the survival of the Bank. However, as the traditional recovery channels are time-consuming, the BoD has decided to introduce a new OTS Scheme.



OTS scheme applicable upto 30-06-2026.

SALIENT FEATURES OF THE OTS SCHEME –APPLICABLE UPTO 30-06-2026

Sl. No.	Parameters	Details of the OTS Scheme applicable up to 30-06-2026.
1.	Eligible Accounts with Cut-off Date & amount	<p>The Scheme will be applicable to NPA accounts which falling under the following categories “As on date 15-04-2026” as per IRAC norms:</p> <ol style="list-style-type: none"> a. Doubtful-1, Doubtful-2, Doubtful -3 & Loss Asset, the status of accounts is determined “15-04-2026” according to NPA classification by the Bank. b. All suit filed, non-suit filed accounts are eligible. Failed OTS cases will also be reconsidered. c. Cases where misappropriation/ Tentative Frauds is noticed and reported but not established beyond doubt shall be considered under OTS scheme if otherwise not restricted by any agency/ law. The NPA category of Such Cases will be considered as per the age-wise declaration of NPA by the bank. d. Loan accounts, where Bank has issued notices and take action u/s 13(2) or u/s 13(4) of the Securitization and Reconstruction of Financial Assets & Enforcement of Security Interest Act (SARFAESI-2002) are eligible subject to an undertaking/ affidavit by the applicant that the withhold action due to this OTS proposal shall be restored from the stage where it is left in case of OTS proposal failed by the applicant. e. <i>Loan accounts pertaining to staff, or those sanctioned against bank deposits, LIC policies, KVPs, or NSCs are not covered under this scheme, as they are fully secured. However, if such loans fall under the eligible categories outlined in Para 1(a) of the scheme, they shall become eligible only if a liability remains even after the complete liquidation of the attached securities. In such cases, OTS benefits will be extended only on the residual outstanding balance remaining after the liquidation of the securities subject to examination of staff accountability.</i> f. The Guarantors of the accounts are also permitted to settle the accounts under the scheme as a part of natural justice where ever requested as they are also equally liable but with legally enforceable right against the borrower. g. The final OTS amount shall be based on an account-wise settlement approach resulting many borrowers were able to avail the benefit of the scheme which were restricted earlier due to financial constraints in settling all their accounts collectively. Hence allowed account-wise settlements subject to following conditions: <ol style="list-style-type: none"> (i) If there are more than one account and there is one common security mortgaged (not attached) with the bank and release of such security is desired in this case the ceiling shall be borrower-wise not account wise.



		<p>(ii) If there are more than one account and there is one common security mortgaged (not attached) with the bank and release of such security is not desired in this case the ceiling shall be account-wise.</p> <p>(iii) If there are more than one account and there is more than one securities mortgaged (not attached) with the bank and release of one security is desired in this case the ceiling shall be account-wise subject to the distressed value of valuation (not more than three months old) of remaining security is sufficient to cover the outstanding liability of the account(s), to the satisfaction of the Bank.</p> <p>(iv) Different accounts secured with different security (same name same capacity) shall be considered account wise subject to sufficient value of the remaining security in the remaining account as per valuation not more than three months old.</p> <p>(v) In such cases where ever applicable the restructuring norms as per the RBI guidelines will be adhered.</p>
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2.	Indicative Settlement Amount	Settlement amount as on date of receipt of proposal = (Outstanding NPA Balance as on date of applying the OTS – Rebate) + applicable Charges		
		Table-A		
		Categories	Rebate on Secured Portion	Rebate on Unsecured Portion
		Doubtful-1	15%	25%
		Doutful-2	20%	30%
		Doubtful-3	45%	55%
		Loss	45%	55%
		<p>- To determine the percentage of the secured and unsecured portions, the total value of available security as per the Sanction Letter/Mortgage Properties (Valuation report must not be older than 3 years as per the Loan policy except the loan cases below 5 lac) is compared with the total outstanding balance as per the CBS (Core Banking System/As per the Manual Statement created due to the Court decisions & Arbitration/Execution Decisions). The ratio of available security to total outstanding determines the secured percentage, while the remaining portion is treated as the unsecured percentage.</p> <p>- Statement will be seen to check the capitalized interest against the recoveries after the date of NPA (To check the Discount the rebate will be Subject to Credit History & Accounting Procedure as mentioned at the Para No. 11).</p>		
		<p>Additional Rebate offered in the scheme:-</p> <p>1. An additional rebate of 5% will be given only in cases where the borrower has expired.</p> <p>2. A 10% early-bird rebate will be given if the borrower settles his/her</p>		

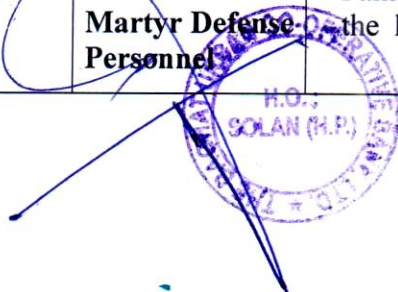


		<p>account(s) under OTS on or before 11-05-2026.</p> <p>3. A 5% early-bird rebate will be given if the borrower settles his/her account(s) under OTS on or before 05-06-2026.</p>
3.	Settlement Offer and Further Action	<p>Every eligible NPA borrower shall be offered an opportunity to settle their Under the scheme, all eligible borrowers shall be provided an opportunity to settle their dues. However, it is clearly emphasized that the OTS scheme is a facility provided by the bank to all eligible applicants to settle the bad loans, may not be taken as a matter of right of the borrower.</p> <p>Borrowers willing to avail the scheme shall be required to submit their consent through the prescribed application format (Annexure-I), along with an upfront deposit of 25% of the proposed settlement amount. This upfront contribution serves as an indication of the borrower's seriousness and commitment towards settlement.</p>
4.	Payment terms	<p>a. Payment Schedule: -</p> <ol style="list-style-type: none"> 1. If borrower applies the case before 11-05-2026 then he /she must deposit the 15% as an upfront amount and the remaining 85% before 30-06-2026; 2. If borrower applies the case from 12-05-2026 to 05-06-2026, then he/she must deposit the 40 % as an upfront amount and remaining 60% on or before 30-06-2026; 3. If borrower applies the case on or after 06-06-2026, then he/she must deposit the 70% as an upfront amount and remaining 30% on or before 30-06-2026; 4. The Borrower may apply the case on 30-06-2026, but he/she must deposit the entire Final Settlement Amount (100%) on the same day; <p>Else the application shall not be processed.</p> <p>b. In case of failure to comply with the OTS, the upfront amount deposited for the OTS purpose shall be treated as recovery in the respective loan account where the amount has been deposited. Furthermore, this upfront payment will not be considered as a token payment in any future OTS application.</p> <p>The payment structure under the scheme has been designed to ensure time-bound recovery, which is a key requirement under RBI guidelines. It is specifically clarified that:</p> <ol style="list-style-type: none"> c. Any settlement where the payment period exceeds three months shall be treated as restructuring d. Any partial settlement arrangement shall also be treated as restructuring e. Accordingly, the scheme strongly encourages lump-sum or short-duration settlements, so as to avoid regulatory reclassification and ensure compliance.

		f. In case of failure to adhere to the payment schedule, the OTS shall stand cancelled, and the amount already deposited shall be appropriated towards recovery, without conferring any right for future adjustment.
5.	Staff Accountability	<u>Staff accountability aspect in all NPA cases settled through OTS shall necessarily be examined, the facts shall be brought to the Fact Finding Cum Disciplinary Action Committee and as per the advise of the committee suitable action shall be initiated immediately & completed at the earliest.</u>
6.	Nature of the Scheme	<p>The scheme is designed to be transparent and non-discriminatory in its application, ensuring that all eligible borrowers are given equal opportunity to apply. However, the approval of settlement proposals shall remain subject to the commercial judgment of the Bank, based on recovery viability and regulatory considerations. This distinction ensures that while the scheme is widely accessible, it does not compromise on prudential decision-making or recovery optimization.</p> <p>That;</p> <ol style="list-style-type: none"> I. Recovery Team at HO with the help of branches will identify eligible cases and send written intimations along with final settlement amount as per scheme to all eligible borrowers for availing the OTS facility. II. Tangible proof either in the shape of electronic form (email, whatsapp, or any other way) or in the physical form (postal receipt) be held on record. III. The Branch functionaries have NO authority to decline/ reject any eligible proposal under this Scheme. IV. In order to bring awareness among the eligible borrowers, the Loan and recovery Cell Head Office Level may advise the eligible borrowers through letters/ SMS/ emails to contact the branch for taking the benefits of the OTS Scheme. V. 'Draft' of OTS application form to be sent to borrower is enclosed as Annexure – I and acceptance of the same to be sent to OTS cell is enclosed as Annexure-II. VI. Nature of the OTS Scheme and Bank's Discretion: This scheme is offered by the Bank for the purpose of One-Time Settlement (OTS) by sacrificing the recoverable interest. It is clarified that the scheme is not a right of the borrower but the facility provided by the bank. However, all eligible as per scheme may apply for settlement under the OTS scheme, and concessions shall be granted strictly as per the rebate criteria fixed by the Bank. <p>The nature of the scheme is non-discretionary and non-discriminatory.</p>

Handwritten signature and official stamp of the Head Office, Solan (H.P.), The Bank of India Ltd.

7.	Sanctioning Authority and Other Conditions	<p>All OTS proposals shall be processed through a structured approval mechanism and shall be sanctioned by the OTS Committee, with final approval vested in the Board of Directors, especially in high-value or sensitive cases. Further, a robust reporting and monitoring framework shall be maintained, whereby all compromise settlements and technical write-offs shall be reported to higher authorities and the Board on a quarterly basis. This ensures transparency, accountability, and regulatory compliance.</p> <p>That;</p> <ol style="list-style-type: none"> I. The power shall be vested with the OTS committee with final approval of the BOD of the Bank to sanction the final OTS amount. II. In approved cases, after recovery of the entire amount as per terms of scheme, the branches may be allowed to write off the residual portion without taking a separate approval. The sacrifice amount will be debited from the 'Interest rebate to borrower account' of the branch concerned because the Provision is maintained by the Head office. III. All compromises sanctioned under this OTS scheme including write-off details will be required to be reported for control to the controlling authority who shall scrutinize such reports. The control returns need to be submitted account-wise through an excel sheet. IV. In case of Loans / Limits which were sanctioned / recommended by an official who is posted as Branch Manager and approval of the OTS is coming under his discretion, approval in all such cases should be taken by the next higher authority. V. It should be clearly mentioned in the sanction letter itself that the final compromise amount has been arrived at strictly as per the Scheme. The proposal whether sanctioned or rejected, should be made available for scrutiny by the Inspecting Officials. VI. Branches will invariably obtain latest contact No (Mobile Number), email ID, address details and PAN/ AADHAR Card details and update the same in CBS/ CIBIL sites, while accepting OTS.
8.	Verification of IRAC Status and Calculation Guidelines	<p>Branches shall verify the IRAC classification of NPA accounts "As On Date of 15-04-2026" before processing OTS proposals.</p> <p>Branches to submit Annexure-III, Annexure-II, Annexure-I and the KYC documents of the borrowers applying under OTS scheme to the OTS Cell at Head Office. All calculations shall be made in accordance with the applicable guidelines mentioned above of this scheme.</p>
9.	Benefits for Families of Martyr Defense Personnel	<p>1. Eligibility for OTS Benefit</p> <p>Families of Army Personnel who have been martyred in action or died in the line of duty shall be eligible for a special rebate under the OTS</p>



<p>and Sub Standard Cases under Exceptional circumstances</p>	<p>Scheme, subject to the following conditions:</p> <p>Eligible loan accounts must conform to the criteria outlined in Para 1(a) of the OTS Scheme. The calculation of the settlement amount for such cases shall be done as follows:</p> <p>Settlement Amount calculation for Martyred cases = (NPA Balance as on date of OTS Processing without Recorded Interest - Applicable Discount as per Para 2 of OTS Scheme) + Recoverable Charges</p> <p>Note: In Substandard Cases Applicable discount will be 10% only.</p> <p>- Documentation Requirements for Availing the Benefit To avail of the special OTS benefit, the borrower must submit the following documents:</p> <p>A. Proof of Martyrdom Any one of the following documents must be provided:</p> <ul style="list-style-type: none"> • Martyr Certificate or Battle Casualty Certificate issued by: <ul style="list-style-type: none"> ○ Ministry of Defence, or ○ Concerned Record Office / Army Headquarters <p>(The certificate must clearly state that the Army personnel was martyred in action or died in the line of duty.)</p> <p>B. Proof of Relationship with the Martyr Any one or more of the following documents may be submitted:</p> <ul style="list-style-type: none"> • Family Tree Certificate / Genealogy Certificate <ul style="list-style-type: none"> ○ Issued by a Revenue Officer / Tehsildar / Municipal Authority ○ Must list names and relationships of surviving family members • Dependent Certificate <ul style="list-style-type: none"> ○ Issued by the District Magistrate or any competent authority ○ Must confirm that the applicant was dependent on the martyr • Birth Certificate <ul style="list-style-type: none"> ○ For children of the martyr, showing the parent's and child's names • Ration Card / Aadhaar Card <ul style="list-style-type: none"> ○ If it includes names of family members together • Service Record Extracts from Army Record Office <ul style="list-style-type: none"> ○ Should include nominated next of kin or dependents <p>C. Identity and Residence Proof of the Applicant Any one or more of the following documents are required:</p> <p>Aadhaar Card Voter ID PAN Card Passport</p>
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Domicile Certificate

D. Additional Documents (if applicable)

Pension Payment Order (PPO)

- Indicating the name of the family pension recipient

- Important Notes

All documents must be **attested** by a **Gazetted Officer** or **Notarized** as per institutional requirements.

In certain cases, **verification** by the **Zila Sainik Board** or **Army Welfare Department** may be required.

Eligible family members may include:

- **Widow / Widower**
- **Children (Sons/Daughters)**
- **Parents**
 - **Siblings:- Siblings shall be eligible only if they fulfill any of the following conditions:**

1. They are an approved dependent of the Martyr Army Personnel;

Or

2. The Martyr Army Personnel was unmarried and the dependent acted as a guarantor in the sibling's loan case/s;

Or

3. The dependent has pledged his/her property in connection with the sibling's loan/s.

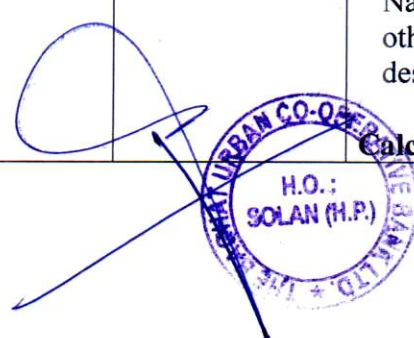
This provision under the OTS Scheme is a mark of gratitude and support towards the families of our nation's heroes. Branches are advised to extend all necessary assistance in processing such claims.

2. Although the nature of the OTS scheme is non-discretionary and non-discriminatory but under exceptional circumstances and on humanitarian grounds the following circumstances with documentary proof shall be treated as exceptional and Final Settlement Amount benefit available under **this categories of Para 9's Sr. No. 2 is only applicable for sub-standard Cases.**

- a. Where borrower/ and guarantor are reported dead and next of kin have no means to repay the loan liabilities.
- b. Borrower suffering from chronic diseases and undergoing treatment for long time.

Natural disasters such as flash floods, cloud bursts, earth quacks and any other natural calamity of serious nature which adversely/ badly affects/ destroyed the livelihood of the borrower.

Calculation method for cases under Exceptional Circumstances



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		<p>mentioned at Sr. No. 2 of Para 9 is as below:-</p> <p>=(NPA Balance of As on date of OTS processing without Recorded Interest-10% Rebate) + Charges Recoverable.</p>
10.	Technical Write Offs	<p>Technical write –offs shall be considered under following NPA accounts;</p> <ul style="list-style-type: none"> - NPA accounts where no security is available as on date of consideration and all recovery efforts are exhausted and further recovery efforts are too costly and less fruitful. - NPA accounts where the borrower and the guarantor are reported dead & no recovery is possible, account is unsecured as on date of consideration. - NPA accounts where the bank has made 100% provision. - NPA accounts where the security is NIL and the bank has declared it as Loss assets such certification made by statutory auditors. - Such accounts are written off by the bank for accounting purpose without involving any waiver of claims against the borrower and without prejudice to the recovery of the same. - The Branches will maintain proper record of such accounts as ledger and recovery if any will be recorded in the account, credited to the profit of the bank immediately on the date of recovery under intimation to H.O. - All the eligible accounts under Technical write-off will be present to BOD only after the completion of the staff accountability process. <p><i>All the BOD reviewed cases under Technical write –off scheme will be sent to the RCS for their consideration and approval.</i></p>
11.	Accounting	<ul style="list-style-type: none"> - Recovery made in the NPA accounts either directly or through OTS shall be appropriated as under: - Recovery of out of pocket expenses. - Reduction of NPA balance at first instance. - Recovery of third party agency charges thereafter. - Recovery of recoverable interest/ recorded interest at last.
12.	Treatment of Wilful Defaulters and Fraud Cases	<p>The scheme permits compromise settlements in respect of wilful defaulters and fraud accounts, strictly in accordance with RBI guidelines. Such settlements shall be undertaken without prejudice to ongoing criminal proceedings, which shall continue independently.</p> <p>It is further clarified that settlement shall not result in waiver of penal consequences, and all restrictions applicable to such borrowers, including limitations on future credit facilities, shall continue to apply.</p>
13.	Legal Safeguards and Judicial Proceedings	<p>All settlements shall be treated as without prejudice to the legal rights of the Bank. In cases where legal proceedings are pending before courts or tribunals, the settlement shall be subject to obtaining a consent decree from the concerned authority.</p> <p>The Bank may also explore resolution through Lok Adalats, within prescribed monetary limits, to facilitate quicker and cost-effective settlements.</p>





The Baghat Urban Co-Operative Bank Ltd.

Annexure-I

To

Mr. / Ms / M/s, _____

S/D/o Mr. _____

Address _____

Subject:- OTS Scheme (ONE TIME SETTLEMENT OF NPA) SCHEME.

विषय: - ओटीएस योजना (एनपीए का एकमुश्त निपटान योजना)

Dear Sir,
प्रिय महोदय,

OTS Scheme (ONE TIME SETTLEMENT OF NPA) for your below Mentioned account/s.

एनपीए के लिए ओटीएस योजना (एकमुश्त निपटान योजना) आपके नीचे उल्लेखित खाता/खातों के लिए।

1. ACCOUNT NO. _____

2. ACCOUNT NO. _____

3. ACCOUNT NO. _____



We are pleased to inform you that the Bank has announced a scheme for one-time settlement (OTS) to help you to settle your dues by offering substantial rebate/waiver against your above said account/s.

हम आपको यह सूचित करते हैं कि बैंक ने एकमुश्त निपटान (ओटीएस) योजना की घोषणा की है, जिससे आप अपने उपरोक्त खाता/खातों से संबंधित बकाया को निपटाने में सक्षम हो सकें। इस योजना के अंतर्गत आपके बकाये पर पर्याप्त छूट/माफी प्रदान की जा रही है।

1. The scheme envisages significant reliefs as under:

इस योजना के अंतर्गत निम्नलिखित महत्वपूर्ण रियायतें प्रदान की गई हैं:

a. Substantial hair-cut (Visit branch for further details).

पर्याप्त छूट (विस्तृत जानकारी के लिए शाखा में संपर्क करें)।

2. Other salient features of the scheme are summarized as under:

योजना की अन्य प्रमुख विशेषताएं संक्षेप में इस प्रकार हैं:

g. **Upfront Payment Requirement:** To avail the benefits under the OTS, you must submit the application (Annexure-II) and

- If borrower applies the case before 11-05-2026 then he /she must deposit the 15% as an upfront amount and the remaining 85% before 30-06-2026;
- If borrower applies the case from 12-05-2026 to 05-06-2026, then he/she must deposit the 40 % as an upfront amount and remaining 60% on or before 30-06-2026;
- If borrower applies the case on or after 06-06-2026, then he/she must deposit the 70% as an upfront amount and remaining 30% on or before 30-06-2026;
- The Borrower may apply the case on 30-06-2026, but he/she must deposit the entire Final Settlement Amount (100%) on the3 same day;

Else the application shall not be processed.

अग्रिम भुगतान की आवश्यकता: OTS के अंतर्गत लाभ प्राप्त करने के लिए, आपको आवेदन (अनुलग्नक-II) प्रस्तुत करना होगा और—

- यदि उधारकर्ता 11-05-2026 से पहले आवेदन करता/करती है, तो उसे 15% राशि अग्रिम के रूप में जमा करनी होगी तथा शेष 85% राशि 30-06-2026 से पहले जमा करनी होगी;
- यदि उधारकर्ता 12-05-2026 से 05-06-2026 के बीच आवेदन करता/करती है, तो उसे 40% राशि अग्रिम के रूप में जमा करनी होगी तथा शेष 60% राशि 30-06-2026 तक या उससे पहले जमा करनी होगी;
- यदि उधारकर्ता 06-06-2026 को या उसके बाद आवेदन करता/करती है, तो उसे 70% राशि अग्रिम के रूप में जमा करनी होगी तथा शेष 30% राशि 30-06-2026 तक या उससे पहले जमा करनी होगी;
- उधारकर्ता 30-06-2026 को भी आवेदन कर सकता/सकती है, लेकिन उसे उसी दिन पूर्ण अंतिम निपटान राशि (100%) जमा करनी होगी;

अन्यथा आवेदन पर विचार नहीं किया जाएगा।



- h. A 10% early-bird rebate will be given if the borrower (you) settles his/her account(s) under OTS on or before 11-05-2026.

यदि उधारकर्ता (आप) 11-05-2026 तक या उससे पहले ओटीएस (OTS) के अंतर्गत अपने खाते/खातों का निपटान करता/करती है, तो उसे 10% अर्ली बर्ड रिबेट प्रदान किया जाएगा।

- i. A 5% early-bird rebate will be given if the borrower (you) settles his/her account(s) under OTS on or before 05-06-2026.

यदि उधारकर्ता (आप) 05-06-2026 तक या उससे पहले ओटीएस (OTS) के अंतर्गत अपने खाते/खातों का निपटान करता/करती है, तो उसे 5% अर्ली बर्ड रिबेट प्रदान किया जाएगा।

- j. You have the option to apply for account-wise closure under the OTS scheme, subject to the condition that proceedings against the remaining loan accounts will continue as they are, unless those accounts are regularized. If you fail to maintain the remaining accounts as regular for a continuous period of 12 months, the classification of these accounts will be downgraded to the next category.

आपके पास ओटीएस योजना के अंतर्गत खाता-वार समापन के लिए आवेदन करने का विकल्प है, बशर्ते कि शेष ऋण खातों के विरुद्ध कार्यवाही तब तक जारी रहेगी जब तक वे नियमित नहीं कर दिए जाते। यदि आप शेष खातों को लगातार 12 माह की अवधि तक नियमित रूप से संचालित करने में विफल रहते हैं, तो इन खातों की श्रेणी को अगली निम्न श्रेणी में डाउनग्रेड कर दिया जाएगा।

- k. Issuance of No Dues Certificate:- A "No Dues Certificate" shall be issued once the full settlement amount under the OTS is received and the account is closed. However, if you have other outstanding loan/limit accounts not covered under the OTS, a "No Objection Certificate" against the collateral shall not be issued until the entire liability is fully settled.

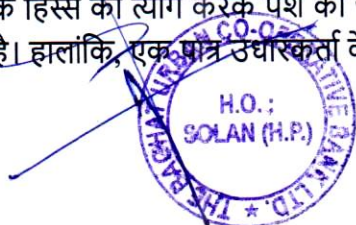
नो ड्यूज सर्टिफिकेट जारी करना:-ओटीएस के अंतर्गत पूर्ण निपटान राशि प्राप्त होने और खाता बंद होने के बाद ही "नो ड्यूज सर्टिफिकेट" जारी किया जाएगा। हालाँकि, यदि आपके अन्य ऋण / सीमा खाते अभी भी बकाया हैं और वे ओटीएस के अंतर्गत शामिल नहीं हैं, तो गिरवी संपत्ति (collateral) के विरुद्ध "नो ऑब्जेक्शन सर्टिफिकेट (NOC)" तब तक जारी नहीं किया जाएगा जब तक कि संपूर्ण देनदारी का पूर्ण निपटान नहीं हो जाता।

- l. Recovery of Legal Expenses:- All legal expenses, including those incurred due to proceedings under SARFAESI Act, Section 138 of the Negotiable Instruments Act, and any other related costs, shall be borne by the you.

विधिक व्ययों की वसूली:-SARFAESI अधिनियम, नेगोशिएबल इंस्ट्रुमेंट्स अधिनियम की धारा 138, तथा अन्य संबंधित कार्यवाहियों के तहत हुए सभी विधिक व्यय आपके द्वारा ही वहन किए जाएंगे।

- m. Nature of the Scheme and Bank's Right:-This scheme is offered by the Bank for the purpose of One-Time Settlement (OTS) by sacrificing a portion of the interest. It is clarified that the scheme is not a right of the borrower. However, as an eligible borrower, you may apply for settlement under the OTS, and the settlement amount offered by the Bank shall be final. If the Bank finds that you are attempting to derive separate or additional benefits that discriminate against the policy guidelines or the rights of other eligible borrowers, the Bank reserves the right to reject or cancel your OTS proposal at any stage without assigning any reason, as per its internal guidelines.

योजना की प्रकृति और बैंक का अधिकार:-यह योजना बैंक द्वारा एकमुश्त निपटान (OTS) के उद्देश्य से ब्याज के एक हिस्से का त्याग करके पेश की जाती है। यह स्पष्ट किया जाता है कि यह योजना उधारकर्ता का अधिकार नहीं है। हालाँकि, एक मात्र उधारकर्ता के रूप में, आप ओटीएस के तहत निपटान के लिए आवेदन कर सकते हैं,



और बैंक द्वारा प्रस्तावित निपटान राशि अंतिम होगी। यदि बैंक यह पाता है कि आप नीतिगत दिशा-निर्देशों या अन्य पात्र उधारकर्ताओं के अधिकारों के खिलाफ अलग या अतिरिक्त लाभ प्राप्त करने का प्रयास कर रहे हैं, तो बैंक अपने आंतरिक दिशा-निर्देशों के अनुसार, किसी भी चरण में बिना किसी कारण बताए आपके ओटीएस प्रस्ताव को अस्वीकार या रद्द करने का अधिकार सुरक्षित रखता है।

n. In case you need any clarification, you may contact on under noted numbers:-

यदि आपको किसी भी प्रकार की स्पष्टीकरण की आवश्यकता हो, तो आप निम्नलिखित नंबरों पर संपर्क कर सकते हैं:-

1..... 2..... 3.....

Yours faithfully,
आपका विश्वासपात्र,

Branch Manager /Sr. Manager
शाखा प्रबंधक / वरिष्ठ प्रबंधक

Date:

तिथि:

Consent of the Borrower/s & Guarantor/s:-

ऋणकर्ता / ऋणकर्ताओं और गारंटर / गारंटर्स की सहमति:-

I / We acknowledge receipt of above letter. I/we hereby give my / our consent for OTS offer made by you as per above terms & conditions, for the purpose I/we also depositing the _____% of the Settlement amount as mentioned above.

मैं/हम उपरोक्त पत्र प्राप्ति की पुष्टि करते हैं। मैं/हम उपरोक्त नियमों और शर्तों के अनुसार आपके द्वारा किए गए ओटीएस प्रस्ताव पर अपनी सहमति देते हैं, जिसके लिए मैं/हम निपटान राशि का _____% जमा कर रहे हैं जैसा कि उपरोक्त उल्लेखित है।

1.

2.

Date:

(Signature of borrower/s/ guarantor/s)

तिथि:

(उधारकर्ता/गिरवीदार का हस्ताक्षर)

(To be sent in duplicate, for acceptance on the duplicate)
(दो प्रतियों में भेजे, दूसरी प्रति पर स्वीकृति के लिए)

Annexure-II

To,

The Branch Manager
The Baghat Urban Cooperative Bank

Branch Office:



District:- _____ H.P.

Subject:- Request for the OTS Scheme (ONE TIME SETTLEMENT OF NPA).

विषय: - ओटीएस योजना (एकमुश्त निपटान योजना) के लिए अनुरोध।

A/c No. _____

Respected Sir,
मान्यवर,

I/We have received the OTS offer letter (Annexure-I) issued by your esteemed office and I/We are willing to opt for OTS for the above-mentioned account number. In this regard, I/We are depositing Rs..... towards the minimum upfront amount of _____% on _____/_____/2026 of the settled/agreed amount under the OTS. I/We also acknowledge that we have read all the terms and conditions mentioned in Annexure-I and are submitting the following request:

मैं/हमने आपके सम्माननीय कार्यालय द्वारा जारी ओटीएस प्रस्ताव पत्र (परिशिष्ट-I) प्राप्त किया है और मैं/हम उपरोक्त उल्लिखित खाता संख्या के लिए ओटीएस अपनाने के इच्छुक हैं। इस संदर्भ में, मैं/हम ओटीएस के तहत निपटाए गए/समझौते की गई राशि में से न्यूनतम अग्रिम राशि _____% के रूप में Rs..... जमा कर रहे हैं, जो कि _____/_____/2026 को की गई है। मैं/हम यह भी स्वीकार करते हैं कि हमने परिशिष्ट-I में उल्लिखित सभी शर्तों और नियमों को पढ़ लिया है और निम्नलिखित अनुरोध प्रस्तुत कर रहे हैं:

1. I/we understand the Remaining amount due as mentioned below:

मैं/हम समझते हैं कि शेष बकाया राशि निम्नलिखित रूप में है:

a. That I/we shall deposit the remaining _____% of the OTS amount on or before 30-06-2026.

कि मैं/हम ओटीएस राशि के शेष _____% का भुगतान 30-06-2026 तक करेंगे।

2. In case of failure to comply with the OTS by me/us, the upfront amount deposited for the OTS purpose shall be treated as recovery in the respective loan account where the amount has been deposited. Furthermore, this upfront payment will not be considered as a token payment in any future OTS application.

यदि मैं/हम ओटीएस की शर्तों का पालन करने में विफल रहते हैं, तो ओटीएस के उद्देश्य से जमा की गई अग्रिम राशि को उस संबंधित ऋण खाते में वसूली के रूप में माना जाएगा, जिसमें यह राशि जमा की गई है। इसके अतिरिक्त, भविष्य में किसी भी पुनः किए गए ओटीएस आवेदन में इस अग्रिम भुगतान को टोकन पेमेंट (प्रतीकात्मक भुगतान) के रूप में स्वीकार नहीं किया जाएगा।

3. I/We hereby submit our consent and undertaking that, in the event I/we fail to settle my/our account under the One-Time Settlement (OTS), the bank shall be entitled to restore legal proceedings from the stage at which they were paused due to the submission of the OTS proposal by me/us.

मैं/हम इसके द्वारा अपनी सहमति और स्वीकृति प्रस्तुत करते हैं कि यदि मैं/हम वन टाइम सेटलमेंट (OTS) के अंतर्गत अपने खाते का निपटान करने में विफल रहते हैं, तो बैंक को यह अधिकार होगा कि वह मेरे/हमारे द्वारा प्रस्तुत OTS प्रस्ताव के कारण जिस स्तर पर कानूनी कार्रवाई रोकੀ गई थी, उसी स्तर से उसे पुनः प्रारंभ कर सके।

4. All legal expenses, including those incurred under proceedings of the SARFAESI Act, Section 138 of the Negotiable Instruments Act, and any other related costs, shall be borne by me/us.


H.O.;
SOLAN (H.P.)

सभी कानूनी व्यय, जिनमें एसएआरएफईएसआई अधिनियम, परक्राम्य लिखत अधिनियम की धारा 138 तथा अन्य संबंधित कार्यवाहियों के अंतर्गत हुए खर्च शामिल हैं, मेरी/हमारी जिम्मेदारी पर वहन किए जाएंगे।

5. Any counterclaims, suits, or securitization applications filed by me/us (Partners/Guarantors) in any court shall be withdrawn by me/us after the submission of this Annexure-II along with the _____% upfront amount.

मेरे / हमारे द्वारा (साझेदारों / जमानतदारों द्वारा) किसी भी न्यायालय में दायर कोई भी प्रतिदावा, वाद या सरलीकरण आवेदन, इस परिशिष्ट-II के साथ _____% अग्रिम राशि जमा करने के बाद वापस लिया जाएगा।

6. I/We understand that this scheme is offered by the Bank as a One-Time Settlement (OTS) by waiving a portion of the interest. Therefore, the scheme is not a right vested in me/us. However, the Bank has allowed me/us to apply for settlement under the OTS, and the settlement amount offered by the Bank is final. If the Bank finds that I/we are attempting to derive separate or additional benefits that are contrary to the policy guidelines or discriminatory against the rights of other borrowers to whom the Bank has offered OTS, the Bank reserves the right to reject or cancel my/our OTS proposal at any stage without assigning any reason.

मैं/हम समझते हैं कि यह योजना बैंक द्वारा एकमुश्त निपटान (OTS) के उद्देश्य से, ब्याज की एक निर्धारित राशि को माफ करके प्रदान की गई है। अतः यह योजना मेरे/हमारे लिए कोई अधिकार नहीं है। हालांकि, बैंक ने मुझे / हमें OTS के तहत निपटान के लिए आवेदन करने की अनुमति दी है, और बैंक द्वारा प्रस्तावित निपटान राशि अंतिम है। यदि बैंक यह पाता है कि मैं / हम किसी प्रकार का अलग या अतिरिक्त लाभ प्राप्त करने का प्रयास कर रहे हैं, जो नीति दिशा-निर्देशों के विरुद्ध है या उन अन्य उधारकर्ताओं के अधिकारों के खिलाफ है जिन्हें बैंक ने OTS की पेशकश की है, तो बैंक को यह अधिकार सुरक्षित है कि वह मेरे/हमारे OTS प्रस्ताव को किसी भी चरण पर बिना कोई कारण बताए अस्वीकार या रद्द कर सकता है।

I/we hereby give my / our consent for OTS offer made by you as per above terms & conditions, for the purpose I/we also depositing the _____% of the Settlement amount as mentioned above.

मैं/हम उपरोक्त नियमों और शर्तों के अनुसार आपके द्वारा किए गए ओटीएस प्रस्ताव पर अपनी सहमति देते हैं, जिसके लिए मैं/हम निपटान राशि का _____% जमा कर रहे हैं जैसा कि उपरोक्त उल्लेखित है।

Date:
तिथि:

(Signature of borrower/s/ guarantor/s)
(उधारकर्ता / गिरवीदार का हस्ताक्षर)

Mobile No. (Whatsapp) _____ Email ID:- _____

