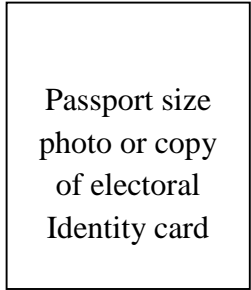


AFFIDAVIT

Before The Branch Manager,
The Kerala State Financial
Enterprises Limited

.....



1. I/We.....aged.....
Son/Daughter ofresiding
atDesam.....
Village.....Taluk.....
do solemnly make oath and affirm as follows:-

2. (I am a Sri/Smt...../No.
one among us/is a prized subscriber/Chitty Loan application in Chitty No.....
conducted by theBranch of the Kerala State
Financial Enterprises Ltd., herein after called the Company/Applicant of Trade Loan
Housing Loan of theBranch of the Company.) The
landed properties, that is particularly mentioned and described in the schedule here under
with the buildings thereon (it there is building)owned and possessed by me/us have been
offered as security by way of equitable mortgage for the due and prompt payment by
him/her of the instalments and all other dues payable by him in respect of the above
Chitty/Trade Loan/Chitty Loan/Consumer-Vehicle Loan.

3. I/We affirm and assure the Company that I/We have absolute title to the properties the
described in the schedule hereunder (as also of the building there on) and that I/we am
/are in exclusive possession and enjoyment of the same and that I/We am/are fully
competent to mortgage them to the Company by way of security for the amounts due
under.....

4. I/We have on (date) handed over to the
Branch Manager of the Company the title deeds and documents relating to the property
described below for scrutiny and thereafter for deposit of the same intending to be
security for the purpose aforementioned.

5. I/We further affirm and assure the Company that there are no pending suits or unsatisfied
decrees of charges or attachments of Liens of any kind whatsoever or any other restrains
or alienations of any description whatsoever on the properties offered and proposed to be
accepted as security for the purpose mentioned above. Nor is there any subsisting demand
made on this property for realisation of arrears of revenue, Tax of other dues payable to
the State or Central Government or any authority. There is no subsisting agreement for
the sale of the said property nor has any prospective or intending purchaser taken
possession of it or a part of it.

6. I/We hereby undertake that I/We will not transfer or part possession with or create any further charge of any kind on the properties offered as security described below or do anything which will be diminishing the value thereof.
7. I/We further affirm and assure the Company that I/We do not own or possess land in the aggregate in excess of the ceiling area prescribed under the Kerala Land Reforms Act (Act of 1964 as amended by Act XXXV of the (69) and that if any time it is seen that the mortgaged property is included in the excess property, I/We shall mortgage in favour of the Company other property not included in the excess of the ceiling and shall do all things necessary or required by the Company to furnish sufficient security to the satisfaction of the company.
8. I/We affirm and assure the company that I/We shall furnish at my/our cost encumbrance Certificate for subsequent periods if and when required by the company in order to satisfy the Company that no further charges have been created on the property mortgaged.
9. I/We hereby undertake that I/We will not resort to any action like cutting away/Sale of trees, removal of soil/clay. Removal/sale of other available items etc. in the properties offered as security.

The above facts are true and correct to the best of my knowledge, belief and information.

SCHEDULE

Brief description of the properties offered as Security

Name and Signature of the Deponent.

To be attested by and Advocate as follows:

Solemnly affirmed and signed before me by the deponent/s who personally know to me and who seemed perfectly to understand the contents thereof, on this day of