

THE NAGALAND MONEY LENDERS' RULES, 2006*

- 1. Short title.** These rules may be called the Nagaland Money Lenders Rules, 2006
- 2. Definitions.** In these rules, unless there is anything repugnant in the subject or context –
 - (a) “Act” means the Nagaland Money lenders Act, 2005.
 - (b) “Form” means a form appended to these rules ;
 - (c) “Rules” means rules made under the Act ; and
 - (d) “Section” means a section of the Act.
 - (e) “Registrar” means the licencing authority referred to in the Act.
 - (f)
- 3. Register of money-lenders.** A register of money lenders shall be maintained by the Registrar in Form No.1.
- 4. Display of list of registered money-lenders.** The Registrar shall display on a notice board in his office a list of money lenders registered to carry on the business of money lending in the area under his jurisdiction. Such list shall contain the addresses of the money lenders with Police Station and District.
- 5. Application for licence.** (1) A money lender desiring to carry on the business of money lending in an area shall make an application in Form No.2 to the Registrar. The application shall be delivered at the office of the Registrar during office hours either personally by the applicant or through an agent authorized in writing on his behalf or sent by registered post addressed to the Registrar.
 - (2) An application for the grant of the licence for the first time may be made on any date and an application for renewal of licence may be made on any date within three months prior to the expiry of the licence.

The application for renewal shall be in Form No.2-A.
 - (3) The Deputy Commissioner of respective district shall be the Licencing Authority under this Act referred to as Registrar in this Rules.
 - (4) To be eligible to apply for grant of licence there shall be two categories of money lenders as indicated here under:
 - (i) Those having Bank Deposit of Rs.1.00 crore and above and
 - (ii) Those having Bank Deposit of Rs.50.00 lakhs and above but less than Rs.1.00 crore.

In support of having the requisite amount of Bank Deposit an applicant shall have to furnish Bank statement in original for preceding 3 years at the time of submission of application for licence and renewal thereof.
- 6. Change in partnership or management.** If during the currency of a license a new partner is taken up or a person is appointed as responsible for the management of the business of money-lending, the money lender shall, within thirty days communicate to the Registrar the name of the partner so taken up or the person so appointed ; and shall satisfy the Registrar that the new partner or the person appointed is not disqualified from holding a license on any of the grounds mentioned in S.4(3).
- 7. Change of addresses of money lenders.** A money lender shall communicate to the Registrar any change in his address giving full details of the new address within thirty days of such change.

8. Grant of licence. (1) On the receipt of an application under S.4(1)(a) and after making a summary inquiry in accordance with the prescribed procedure, the Registrar as he deems fit may grant the applicant a licence

- (2) The Registrar shall examine the application for licence in order to satisfy himself -
- (a) That the application is in order,
 - (b) He may summon the applicant to produce the books, account, documents, etc.

9. Procedure for summary inquiry. On the receipt of an application for the grant or renewal of a licence, the Registrar shall make the summary inquiry by examining the applicant or person responsible for the management of the business of money lending or such other person as he may deem fit by calling for such information from the applicant as he considers necessary in order to satisfy himself about *bona fides* and conduct of the applicant. The Registrar shall maintain a record of such inquiry and shall sign below the same. The record shall contain a brief memorandum of the substance of evidence taken and a summary of the conclusions regarding the facts elicited during the inquiry.

10. Form of licence and condition thereof. The licence to be granted by the Registrar under S. 4(2), shall be in Form No. 3 and subject to the conditions mentioned therein.

11. Manner of payment of licence fees. (1) The licence fee of Rs. 5000/- in case of an applicant having Bank Deposit of Rs.1.00 crore and above and Rs.2,500/- in case of an applicant having Bank Deposit of Rs.50.00 lakhs and above less than Rs.1.00 crore under S. 4(1)(b) shall be paid at the time of presenting the application by crediting to the Government account at a Treasury, Sub-Treasury and forwarding the receipted challan to the Registrar along with the application.

12. Reasons for refusing grant of a licence to be communicated. If the Registrar refuses to grant a licence he shall communicate the order of refusal to the applicant with grounds thereof.

13. Procedure of refusal of licence.

The Registrar shall, before refusing a licence under R. 12, give to the applicant a reasonable opportunity of producing evidence, if any, in support of the application and of showing cause why the licence should not be refused, and record the evidence adduced before him and his reasons for such refusal.

14. Controlling Authority. The authority referred to under S.4(4) under whose control and direction the licencing authority (Registrar) shall discharge his functions under this Act shall be the Finance Department of the Govt. of Nagaland.

15. Terms of licence. A licence shall be valid from the date on which it is granted to the 31st day of December following :

Provided that where an application for renewal of a licence has been received by the Registrar within the prescribed period, the licence shall, until the application is finally disposed of, be deemed to be valid.

16. Application for renewal of licence. (1) (i) An application for renewal of licence is to be made within three months prior to the expiry of licence, i.e., 31st December when the licence expires.

(ii) A renewal fee of Rs. 500/- in case of an applicant having Bank Deposit of Rs.1.00 crore and above and Rs. 250/- in case of an applicant having Bank Deposit Rs.50.00 lakhs and above but less than Rs.1.00 crore shall be paid at the time of presenting the application for renewal by crediting to the Government account at a Treasury, Sub-Treasury and forwarding the receipted challan to the Registrar along with the application.

(iii) If the application for renewal of licence is made after the specified period, i.e., 31st December but before 31st March, fee for the renewal at double the rates specified is to be paid. No

renewal will be permitted beyond 31st March and the licence shall stand automatically cancelled if it is not renewed by 31st March.

(2) **Conditions for renewal.** Renewal may be made subject to the following conditions

:

- (i) that the applicant, or any person responsible or proposed to be responsible for the management of his business as a money-lender is not disqualified for holding a licence ;
- (ii) that the applicant has complied with the provisions of the Act or the rules in respect of an application for grant of a licence ;
- (iii) that the applicant has maintained proper accounts as per provisions of the Act and the rules ;
- (iv) that satisfactory evidence has been produced that the applicant or any person responsible or proposed to be responsible for the management of money lending has –
 - (a) not participated in or connived at any fraud or dishonesty in the conduct of, or in connection with the business of money lending,
 - (b) not been found guilty of an offence under Chapter XVII or Chapter XVIII of the Indian Penal Code.

17. Display of licence. Every money-lender shall exhibit his licence in a prominent place on the premises where he carries on the business of money-lending. He shall also exhibit outside his premises a signboard showing (i) the name in which the business of money-lending is carried on, and (ii) the number of his licence :

18. Issue of duplicate licence. (1) When a licence granted to a money-lender is lost, destroyed, or torn or otherwise defaced in such a manner as to render it illegible, the money-lender may make an application to the Registrar for the grant of a duplicate.

(2) Where a duplicate licence is required on the ground that the original licence is torn or defaced, the money-lender shall surrender the original licence to the Registrar along with the application made under sub-R.(1).

(3) An application under sub-R. (1) shall be accompanied by a fee of Rs. 50/- (rupees fifty) only. The fee shall be paid in the manner prescribed in R. 11.

(4) On receipt of such application, if the Registrar after making such enquiry as may be deemed necessary, is satisfied that a duplicate licence may be issued to the money-lender, he shall issue a duplicate licence and make a note of the issue of such a duplicate licence to the money-lender against his name in the register.

(5) The duplicate licence so issued shall bear on its face the number and date of the original licence and shall also bear the word “Duplicate”.

19. Appellate Authority. The authority referred to in S.4(5) and S.21(3) of the Act to whom an appeal shall lie against the order of the licencing authority passed under S.4(3) or S.21(1) shall be the Commissioner, Nagaland.

20. Other Charges: A money lender may demand or take from the debtor charges other than the interest payable under S.7(1) of the Act, as prescribed hereunder:

- (i) **Penal interest** not exceeding 2% p.a. in case of failure on the part of the debtor to pay interest or repay any installment of principal on the due date. The penal interest shall be charged for the period of default beyond the normal due date after excluding 3 days of grace till the date on which the payment is actually made.
- (ii) **Fee for supply of pass book or statement of accounts :** The rate of fees recoverable shall be Rs.10/- for each statement of account and Rs.20/- for each pass

book containing not less than eight pages excluding cover pages supplied to the debtor. Same rates shall be applicable for supply of each additional/duplicate copies of statement of account or pass book.

21. Returns relating to the loans advanced (Capital Account):

- (i) Every money lender or pawn broker shall maintain a capital account of loans advanced in Form-9.
- (ii) A copy of the capital account duly signed by the money lender or pawn broker or his agent incorporating therein all outstanding loan at the end of a year shall be furnished to the Registrar within 60 days after the close of the year to which the account relates.
- (iii) The account shall be submitted in the office of the Registrar in person or through an agent or by registered post.

22. Forms of Cash Book, Ledger and statement under S. 10 (1) Every money-lender and pawn-broker shall maintain a Cash Book in Form No. 4 and a ledger in Form No.5 for each borrower separately for all transactions with dates and places of such transactions in respect of any loan advanced to that borrower.

(2) Every money-lender and pawn-broker shall deliver or cause to be delivered to the debtor within 30 days from the date on which loan is made, a statement in Form No. 6 in any recognized language showing in clear and distinct terms the amount and date of the loan and maturity, the nature of security, if any, for the loan, the name and address of the debtor and of the money-lender and the rate of interest charged :

Provided that no such statement shall be required to be delivered to a debtor if he is supplied by the money lender with a pass book which shall be in the prescribed form and shall contain an up-to-date account of the transactions with the debtor.

23. Receipts under S. 10(1)(c)(1) Every money-lender who received repayment from his borrower on account of any loan advanced to him or payment of any interest thereon, shall forthwith give a receipt thereof, which shall be in Form No.7.

(2) No money lender or pawn broker shall accept from a debtor any article as a pawn, pledge or security for a loan without given him a pawn ticket for the same which shall be in Form No.8.

24. Annual statement of accounts under S.10. Every money lender shall furnish to the borrower every year with a legible statement of accounts signed by the money lender or his authorized agent of any balance or amount that may be outstanding against such borrower on such dates in Form No. 10.

The statement shall be furnished to the borrower within sixty days after the close of the year for which the accounts of the money-lender are ordinarily maintained :

In case of a requisition made by the debtor under S.10(1)(d) The statement shall be furnished within one month after such requisition has been made.

Provided that no statement shall be required to be delivered to a debtor if he is supplied by the money lender with a pass book which shall be in the prescribed form and shall contain an up-to-date account of the transactions with the debtor.

25. Form of pass book. The pass book to be maintained in R. 22 and 24 shall be in Form No.11.

26. Copies of documents on payment of fees. (1) Any party to an application,, inquiry, or any person who is interested in such application, inquiry may apply to the Registrar for a copy of any document in the record of such application, inquiry.

(2) The application shall be accompanied by deposit of an amount to cover the cost of preparing copies according to the following scale of copying fees, namely :

- (a) Rs. 5/- per sheet for the first copy.
- (b) Rs. 2/- per sheet for each additional copy.
- (c) When the description of the document given in the application is incorrect or deficient, and it shall in consequence be necessary for the Record-keeper to search his records in order to find it, a fee at the rate of ten rupees for each year, of which the records are searched, shall be payable by the applicant for such search, whether the document be found or not and whether the copy for which he applies, on examination of the said document, be granted or not.
- (d) The amount calculated according to the above scale shall be credited to the Government by the Registrar to whom the application for grant of copies is made, as copying fees and the surplus amount, if any, deposited by the person applying for copies shall be refunded to him at the time of supplying the copy ;

Provided that the person applying for copies shall, if the amount deposited by him is not sufficient to cover copying fees, pay the deficit before taking delivery of the copy.

27. Application to court for deposit of interest/principal: (1) Where a borrower has sent to a money lender any sum due from him to the money lender in respect of loan and the money lender has refused to accept the same, the borrower may apply in form No.12 to the lower Civil Court having jurisdiction over the place where he resides for permission to deposit the said sum in court to the account of the money lender. The application shall be accompanied by a Court Fee of Rs.5.00(Rupees five).

28. Notice by the Court to money lender: Notice by the Court shall be in Form No.13.

29. Notice to the money lenders. The notice to the money lenders in connection with the grant of a licence under S. 4, shall be in Form No. 14.

30. Transfer of right to redeem a pledge: The declaration to be made by a pawner to the effect that the right to redeem a pledge has been transferred to some other person and the declaration to be made by such transferee that he is in possession of the pawn ticket and that he is entitled to redeem the pledge under S-9(2) shall be in Form-15 and Form-16 respectively.

31. Declaration by a messenger or agent : The declaration to be obtained by a pawnbroker from the messenger or agent under S-9(3) and S-9(4) shall be in Form-17.

32. Notice by pawnbroker: The notice to be sent by a pawnbroker to the pawner under S-9(4) shall be in Form-18.

33. Declaration by a legal representative: The declaration to be made by a person claiming to be the legal representative of a pawner who is dead shall be in Form-19.

34. Declaration in case of loss or destruction of pawn-ticket: The declaration to be obtained from a pawner under S-9(6)(a) shall be in Form-20.

35. Declaration by an alleged owner and notice by a pawnbroker: The declaration to be obtained by the pawnbroker from an alleged owner of a pledge and notice to be sent by the pawnbroker under S-9(7)(a) shall be in Form 21 and 22.

36. The Sale book of pledge to be kept by a pawnbroker under S-10(1)(b) shall be in Form 23 and the receipt on redemption of pledge shall be in Form 24.

37. Employment of debt collectors: The Deputy Commissioner of respective jurisdictions shall be the authority to whom a money lender shall submit application for issue of certificate authorizing any person to act as a debt collector under S-11(2). The application shall be in Form-25.

38. Certificate of debt collector: The certificate to be issued by the respective Deputy Commissioner authorizing any person to act as a debt collector under S-11(3) shall be in Form-26 and shall be valid for a period of one year and shall lapse on 31st December of the year. The certificate may be renewed for subsequent year(s). For renewal of a certificate the money lender shall formally submit a request to the authority 60(sixty) days prior to the date of expiry of the certificate. An amount of Rs.30/- shall be charged for issue of each certificate. An equal amount shall be charged for renewal for each year. The amount shall be deposited by treasury challan at the time of taking delivery of the certificate or renewal thereof.

39. Procedure for disposal of appeal under Section-4(5) and Section-21(3): The appellate authority on receipt of an appeal shall hold an inquiry by examining the person who made the appeal, as well as, the licencing authority(Registrar) concerned and shall call for production of such information from the person making the appeal as he considers necessary in order to satisfy himself about the bona fides and conduct and conduct of the person(s). He shall also examine the records of inquiry and summary of conclusions of facts elicited during the inquiry made by the licencing authority(Registrar) in respect of the case under appeal under Rule-9.

On conclusion of inquiry, the appellate authority shall pass orders as deemed fit and proper which shall be binding on all parties.

The appellate authority shall maintain a record of proceedings of inquiry which shall contain a brief memorandum of the substance of evidence taken and a summary of the conclusions regarding the facts elicited during the inquiry and the final orders passed under his seal and signature.

40. Head of accounts. All fees payable under R.11, 16(ii), 18 (3), 26(2) and 38 shall be deposited into the Treasury or Sub-Treasury under the Head "1475. Other General Economic Services 200-Regulation of other business undertakings – Receipts under the Nagaland Money Lenders' Act, 2005".

FORM No. 1

(Rule 3)

Register of money-lenders

Office of the Registrar District

1. Serial No.
2. Name, father's or husband's surname and full residential address of the money-lenders*
2-A Name, father's name, and full residential address of the person or persons responsible for the management of the business, if any
3. Full details of the principal place of business and of the branches thereof
4. Date and Serial No. of previous licence if any
5. Date of the issue of the present licence
6. Serial No. of application
7. Cancellation of licence if any, with date and particulars
8. Orders of appellate authority, if any
9. Reasons of cancellation licence
10. No. of duplicate licence issued with dates
11. Signature of Registrar
12. Remarks

*In the case of an undivided Hindu family, Column 2 should show the full names and full residential addresses of the manager and adult coparceners of such family ; in the case of a company, column 2 should show the full names and full residential addresses of his directors and manager or principal officers and in case of an unincorporated body of individuals, the full names and full residential addresses of all individuals.

FORM No.2
[Rule 5 (1)]

Application for the grant of a licence to money-lender

In the office of the Registrar of P.O. Sub-division District.

1. Name of the applicant, with father's or husband's name, surname, residential address in full with Police Station and District.

Name of the manager and the adult coparceners of the undivided Hindu family with father's name, surname, residential address in full with Police State and District.

Name of the Directors, manager or Principal Officer managing the bank or company with father's or husband's name, surname, residential address in full with Police Station and District.

Name of the persons forming an unincorporated body, with father's or husband's name, surname, residential address in full with Police Station and District.

2. Name in which the applicant carries on or intends to carry on his money-lending business.

3. Name of the areas within which the applicant has or intends to start his business of money-lending on the date of the application.

4. Names of persons responsible or proposed to be responsible for the management of the applicant's money-lending business with the father's or husband's name, surname, residential address in full with Police Station and District.

5. Location of the applicant's place or principal place of business with full particulars thereof and the name, father's or husband's name, surname, and address of the person in charge with Police Station and District.

6. Whether the person signing the application or any of the adult coparceners of an undivided Hindu family, or any director, manager or principal officer of the bank or company or any member of the unincorporated body on behalf of which the application is made, as the case may be, has carried on the business of money-lending in the State in the year ending on the 31st day of December immediately preceding the date of the application either individually, or in partnership or jointly with any other person and whether in the same or any other name.

7. Is the applicant or any other person on behalf of whom the application has been made, carrying on or intends to carry on the business of money-lending in any other place in the State ? If so, give complete particulars with the name, father's or husband name, surname, and address of the person in charge of each office. Give particulars of the location of each such office and the area within which the business of money-lending is being carried on or is proposed to be carried on at each such place.

8. What is the extent of the total business of the applicant on 31st December ?

9. What is the total amount of the capital which the applicant intends to invest in the business of money-lending in the year for which the application has been made ?

10. What is the year for which the applicant's accounts are maintained?

11. Has the applicant carried on the business of money-lending in the past and if so, since when ?

12. Has any application for licence previously been made ? If so, when, and with what results ?

13. In case the application has previously been granted, give No. of the licensee (last held) and the names in which the money-lending business is carried on.

14. Has any licence granted previously to the applicant been cancelled or suspended or does it contain any endorsement of the court or any disqualifications imposed by the court ? If so, full particulars should be given including the name of the officer and of Court and the date and terms of the order.

15. Is money-lending the sole business of the applicant or is he engaged in any other business, profession or calling ? If so state such business, profession or calling.

16. Whether the applicant is a full time servant in the employment of Government or of a local authority ; If so, state the designation of the post held ; and (ii) whether by rules applicable to him in that capacity he is entitled to start or carry on the business of money-lending.

Treasury challan for Rs. Being the application fee is enclosed.

Certified that all the facts set out in the application are true to my knowledge except paragraphs, which are true to my belief being based on information supplied by

Signature of applicant with date.

FORM No.2-A

[Rule 5 (2)]

Application for the Renewal of a Licence to the Registrar of

Post office Sub-division District

1. Licence No. and year
2. Name of the applicant
3. Address of the applicant
4. Year for which the renewal is sought for
5. Extent of total business of the applicant for the period on the 31st December...
6. Changes in the structure of the ownership of the business, place of business and other important changes, if any

Treasury Challan for Rs. Being the renewal fee (is enclosed).

FORM No.3
[Rule 10]

Money Lender's Licence

1. Licence Number
2. Full Name and address of the Money lender
3. Full Name/s of persons responsible for the Money lending business
4. Full Name/s of partners/coporceners
5. Name in which money-lending business is carried on
6. Area for which Registration Certificate is valid
7. Full address of the place of business, Police Station District
8. Period for which Licence is valid

From to

This licence has been granted subject to the provision of the Nagaland Money Lenders Act, 2005 and the rules made thereunder :

The money lender shall surrender the licence when ordered to do so, by the Registrar granting it or by a court.

Seal :

Date

Registrar of money-lenders

Back

Endorsement, if any

FORM NO.5

{ Rule 22 (1) }

Name of the debtor Ledger A/C No. Ledger folio No.Address in full
.....

	<u>Balance</u>
1. Date	
2. Loan advanced	
3. Cash Book page No.	
4. Rate of Interest	
5. Due date for repayment	
6. Incidental charge on issue of book statements etc.	
7. Interest due date up to which Calculated	
8. Amount	
9. Date	
10. Cash Book Page	
11. Principal	
12. Interest	
13. Incidental charges	
14. Principal	
15. Interest	
16. Incidental charges	
17. Remarks	

FORM No. 6

{ Rule 22(2) }

Statement showing the details of conditions of the loan

Name of debtor

Address including police station

The No. of the Ledger account of Ledger folio

1. Amount of loan
2. Date of loan
3. Date of maturity of loan, if any
4. Rate of interest per annum
5. Nature and particulars of security weight, estimated value etc.
6. Particulars of documents, if any
7. Any special condition on which the loan has been made
8. Time agreed upon for redemption of the pawn
9. Name and address of the pawner
10. Name and address of the owner of the article pawned...
11. Other connected information.....
12. Name and address of the money-lender

No. of Registration Certificate

Dated

Signature of the money-lender

N.B. A separate statement shall be furnished in respect of each loan transaction.

In case of loans in kind there shall be reference to the commodity advanced along with market value of the same date of each transaction.

FORM No. 7

{ Rule 23 }

Receipt

Serial No.

Money-lender's name and address including Police Station

Registration No.

Received Rs. From Shri(Debtor's name) in respect of loan Rs. advanced on and the amount has been credited as follows :

Towards Principal Rs.

Towards Interest Rs. From (date) to

Signature of the Money-lender

FORM No. 8
Pawn Ticket

{ Rule 23(2) }

Counterfoil (1)	Receipt to be given to the debtor (2)
1. Full name of the debtor and his full address, including Police Station	1. Full name of the debtor and his full address including Police Station
2. Full particulars of the security	2. Full particulars of the security
3. Estimated value	3. Estimated value
4. Total amount of loans advanced	4. Total amount of loans advanced
5. Other connected information	5. Other connected information

Signature of the debtor

Signature of the Money-lender or
the person responsible for the money
lending business

N.B. In case of valuable articles weight of the article, etc., should be given against item No. 3 above.

FORM No. 9

{ Rule 21 }

Capital Account of Loan Advanced

Date	Total Amount Of loan advanced	Page No. of the cash book	Total amount of loans repaid	Page No. of the cash book	Net total amount remained invested in the money- lending business.

FORM No. 10

[Rule 24]

Annual statement of accounts to be delivered by a money-lender to his debtors within sixty days after the close of the year

1. Name of the Debtor
2. Occupation
3. Address including Police Station.....
4. No. of Ledger Account or Ledger Folio
5. Amount of principal and interest separately due to the money-lender at the beginning of the year and the amount of fees due in respect of supply of statement of debts
6. The Total amount of loans advanced during the year
7. Amount of every payment already received by the money-lender in respect of the loan during the account year together with the date on which each payments was made
8. Payment made on account of fees due in respect of supply of statement of debts
9. The amount of principal and interest due at the end of the year
10. The amount remaining unpaid, on account of fees due in respect of debts at the end of the year

Signature of Money Lender or his agent

FORM No. 11

(Rule 25)

Pass Book

Cover Page

Name of the money-lender

His address with police station

Licensed money-lender under Nagaland Money-lenders Act.

Name of the debtor

His address with police station

Occupation

Contents of the Pass Book

Name of the Money-lender

Name of the debtor

His address including police station

His address including police station

-

	Amount repaid by the debtor how credited	Balance to be recovered from the debtor
1. Serial No.		
2. Date, month & year		
3. Amount of loan advance		
4. Nature of security, particulars of documents		
5. Rate of interest		
6. Date of maturity		
7. Total amount repaid by the debtor		
8. Principal		
9. Interest		
10. Principal		
11 Interest		
12. Signature of the Money-lender		
13. Remarks		

FORM No. 12

{ Rule 27 }

Application to a Court for deposit of interest/principal

In the Court of

Misc. Case No.

Description of borrower :

Petitioner

Versus

Opposite party

(a) Name

(b) Father's/Husband's name

(c) Address including police station

Description of the money-lender :

(a) Name

(b) Father's/Husband's name

(c) Address including police station

The petitioner respectfully states as follows :

That a sum of Rs. only (principal Rs. And interest Rs.) was due from the petitioner to the opposite-party as on whereas the petitioner has sent the above sum to the opposite-party by Postal Money Order/Registered post with acknowledgement due, but the opposite-party has refused to accept the same.

It is, therefore, prayed that your honour may be pleased to allow the petitioner to deposit Rs. only principal Rs. interest Rs.) in the court to the account of the above named Money-lender with a notice to him.

Date

Signature

FORM No. 13

[Rule 28]

Notice by the Court to Money Lender

In the Court

Miscellaneous Case No.

Description of the borrower -

Petitioner

- (a) Name
- (b) Father's/Husband's name
- (c) Address including Police Station

Description of Money-lender -

Opposite party

- (a) Name
- (b) Father's/Husband's name
- (d) Address including Police Station

Please take notice that the applicant has deposited a sum of Rs. only
(principal Rs. and interest Rs.) as on2005 on the Court to the account of
your name.

You are at liberty to withdraw the said deposit, from the Court failing which will be lying
deposited in the Court.

Seal

Signature

FORM No. 14

[Rule 29]

Summons to Money-lender

No.

Name of the Office

To

Shri. son of

Address including Police Station

Whereas your application for grant of licence under the Nagaland Money Lenders Act, has been received by me. You are hereby required to appear before me at the address either in person or through duly authorized agent on the day of 2005, ato'clock in the noon, to produce on that day all the book accounts, documents etc. upon which you intend to rely in support of your application ;

Take notice that, in default of your appearance, application for grant of a licence shall be disposed of in your absence.

Under my hand and seal this Day of 2005

Seal

Signature

FORM NO.15

Transfer of right to redeem a pledge

[Rule 30]

I, Shr/Smati _____ (full name of
The pawner) residing at _____ (full address) under
police station _____ do hereby declare that the right to
redeem the pledge, described hereunder, has been transferred by me on my own volition with
immediate effect to Shri/Smti/M/s _____ full detail of whom is
given below and the right to redeem the pledge shall, henceforth, be vested in the said
Shri/Smti/M/s _____ and the said Shri/Smti/M/s _____
shall be deemed to be the pawner for all purposes hereafter.

Description of the pledge:

1. Full particulars of the security :
2. Estimated value :
3. Total amount of loan :
4. Other connected information :
5. Reference of Pawn Ticket :

Full detail of the transferee:

1. Full name :
2. Full address :
3. Police Station :

Signed by me on this day
The _____ th _____ month _____ Year

Delivered to : _____
(Name of the Money Lender)

Signature of the Pawner
Name :
Date :

FORM NO.16
Declaration by a transferee

{ Rule 30 }

I, Shri/Smti _____ (full name of the transferee)
resident of _____ (full address) under Police Station _____
do hereby declare that I am in possession of the pawn ticket in respect
of the pledge described below and I am entitled to redeem the said pledge consequent upon the
transfer of right to redeem the pledge to me by its original owner Shri/Smti _____
of _____ (full address) vide declaration made on
_____ (date).

Description of the pledge:

1. Full particulars of the security :
2. Estimated value :
3. Total amount of loan :
4. Other connected information :
5. Reference of Pawn Ticket :

Place : _____
Date : _____

Signature of the transferee
Name :
Address :

FORM NO. 17
Declaration by messenger/agent
{ Rule 31 }

I, Shri/Smti _____ (full name with address)
_____ (Police Station) do hereby declare that I am the
authorized messenger/agent of Shri/Smti _____ (name of the pawner)
and I am duly authorized to redeem the pledge detailed below on behalf of the pawner.

I understand that the pawnbroker shall be fully exonerated from further liability to the pawner in the event of my redeeming the pledge on the strength of this declaration.

Detail of the pledge:

- 1. Full particulars of the security :
- 2. Estimated value :
- 3. Total amount of loan :
- 4. Other connected information :
- 5. Reference of Pawn Ticket :

Signed by me on this _____ day of _____ (month) _____ (year).

Signature of messenger/agent

Name :

Place :

Date :

FORM NO. 18
Notice to Pawner

{ Rule 32 }

By Registered Post

To

_____ (Name)

_____ Full address)

Sir/Madam/M/s,

Please take note that Shri/Smti _____
(full name) _____ (address) has approached the
undersigned with the pawn-ticket in respect of the pledge described below claiming to be your
authorized messenger/agent and offering to redeem the pledge on your behalf.

You may please confirm the authenticity or otherwise of the messenger/agent
mentioned above to me by registered post immediately on receipt of this notice. Please take note
that in the event of non-receipt of any communication from you to the contrary within two weeks
from the date on which this notice would in the usual course of post reach your address, the
undersigned shall allow the messenger/agent mentioned above to redeem the pledge and the
undersigned shall stand fully exonerated from any further liability in this regard.

Description of the pledge:

1. Reference of Pawn Ticket :
2. Full particulars of the security :
3. Estimated value :
4. Other connected information :
5. Total amount of the loan :

Yours faithfully,

Date :- _____

Pawn-broker

Name :

Address :

FORM NO.19

Declaration by Legal Representative

{ (Rule 33) }

I, Shri/Smti/M/s _____ of _____
_____ (address) do hereby declare that I/We am/are the legal
representative of the pawner Late _____ (name of the
pawner) and am/are entitled to redeem the pledge described hereunder. In support of my/our claim
I am/we are submitting herewith a dully authenticated copy of the succession certificate
authorizing me/us to redeem the pledge.

The Pawn Ticket is also enclosed herewith.

Description of the pledge:

1. Full particulars of security :
2. Estimated Value :
3. Total amount of loan :
4. Other connected information :
5. Reference of Pawn Ticket (enclosed) :

Enco:- 1. Succession Certificate,
2. Pawn Ticket.

Place :

Date :

Signature

Name :

Full Address :

Witness:

1) Signature :
(Name and Address)

2) Signature :
(Name and Address)

Form No.20
Declaration by Pawner in case of loss/damage of Pawn Ticket

[(Rule 34)]

I/We, Shri/Smti/ M/s _____ (name of the pawner) holder of Pawn-Ticket No. _____ dated _____ do hereby declare that the Pawn- Ticket (described hereunder) is lost/damaged due to which I am/we are unable to produce the same. Nevertheless, I/we hereby declare that I am/we are the real owner of the Pawn-Ticket and I/we may be allowed to redeem the pledge under this declaration.

I/we understand that in the event of any other party making the claim to redeem the pledge, I/we shall be solely responsible for the same.

Description of Pawn-Ticket:

1. Full particulars of the security :
2. Estimated cost :
3. Total amount of loan :
4. Other connected information :

Witness:

1) Signature :
(Name & Address)

2) Signature :
(Name & Address)

Signature of Pawner

Full Name _____
Address _____

Place : _____

Date : _____

Form No.21
Declaration claiming ownership of a pledge

[(Rule 35)]

I/We do hereby declare that I/We are the real owner of the pledge described hereunder and the said pledge was pawned without my/our knowledge and authority.

I/We may, therefore, be allowed to redeem the pledge. I/We hereby undertake to bear full responsibility in case of any claim by the pawner or any other claimant is enforced against me/us by law in respect of the pledge.

Description of pledge:

- 1. Full particulars of the security :
- 2. Estimated cost :
- 3. Other connected information :

Witness:

1) signature
(Name & Address)

2) Signature :
(Name and Address)

Signature
Full Name :
Address :
Place : _____
Date : _____

Form No.22
Notice to Pawner/Claimant(s)

[(Rule 35)]

By Registered Post

To

_____ (Name)
_____ Full Address)

Sir/Madam/M/s,

Please take note that Shri/Smti/M/s _____
_____ of _____ (Address) have claimed to be the real owner of
the pledge (described below) and alleged that the pledge was pawned without his
knowledge/authority and have offered to redeem the pledge.

You may please let the undersigned know if you have any objection to the
redemption of the pledge by the above claimant. Please take note that if no complain/objection is
received from you within two weeks from the date on which this notice would in the usual course
of post reach you address, the above claimant shall be allowed to redeem the pledge and in such an
event the undersigned shall stand fully exonerated from further liability to you in respect of the
said pledge.

Description of the pledge:

1. Reference of Pawn Ticket : _____
2. Full particulars of the security. : _____
3. Estimated value : _____
4. Other connected information : _____
5. Total amount of the loan : _____

Yours faithfully

Pawn-Broker

Place : _____
Date : _____

Name : _____
Address : _____

FORM 23
Sale Book of Pledge

[Rule 36]

1. Description of the Pledge :
- i) Full particulars of the Security :
- ii) Estimated value :
- iii) Total amount of loan :
- iv) Other connected information :
- v) Reference of Pawn Ticket :
- vi) Full name and address of the Pawner :
2. Date on which the pledge was made :
3. Period of pledge agreed upon :
4. Date on which the pledge was due for redemption :
5. Amount of outstanding loan as on date :
6. Amount of interest, if any, outstanding indicating period thereof :
7. Other charges (to be specified) if any :
8. Total amount due by the Pawner (5+6+7) :
9. Place and date of public auction :
10. Reference of the public notice issued for the auction (copy of notice) to be attached) :
11. Name and address of the Inspector present during the auction :
12. Amount of the highest bid :
13. Name and address of the highest bidder :
14. Amount at which the pledge is sold :
15. Name and address of the buyer :
16. Signature of the pawnbroker :
17. Countersignature of the Inspector present (with seal) :

FORM 24

Receipt on redemption of pledge

{ Rule 36 }

Counterfoil (1)	Receipt to be given to the debtor (2)
<p>Received Rs..... (being Principal Rs. and Interest Rs.) from Shri(debtor's name) in respect of loan of Rs. advanced on in full and final settlement of the debt and the pledge is redeemed and handed over to Shri(name of pawner)/debtor) on (date).</p>	<p>Received Rs..... (being principal Rs. and Interest Rs.(from Shri (debtor's name) in respect of loan of Rs. advance on in full and final settlement of the debt and the pledge is redeemed and handed over to Shri(name of pawner)/debtor) on(date)</p>

Description of the pledge

1. Full particulars of the security:
2. Estimated value :
3. Other connected information :
4. Reference of Pawn Ticket :

Description of the pledge

1. Full description of the security :
2. Estimated value :
3. Other connected information :
4. Reference of Pawn Ticket :

Received the pledge duly redeemed in full and good condition.

Signature of Debtor/Pawner

Name :
Place :
Date :

Signature of the Money Lender or the person responsible for the money lending business.

Name :
Place :
Date :

FORM 25

Application for issue of Certificate of Debt Collector

{ Rule 37 }

To

The _____

Sub:- **Request for issue of Certificate of Debt Collector:**

Sir/Madam,

I intend to appoint the incumbent(s) mentioned below to act as Debt Collector on my behalf,. I, therefore, beg to request you to issue requisite certificate in his/their favour authorizing him/them to act as debt collector for the period w.e.f. _____ to _____ (date).

Character certificate(s) issued by competent authority in respect of each of the incumbent is/are enclosed in original. Two copies of passport size photograph(s) of each incumbent(s) also enclosed.

Full particulars of incumbent(s):

1. Full name :
2. Father's name :
3. Permanent address :
4. Present address :
5. Date of birth :
6. Religion :
7. Qualification :
(copies of Certificate(s)
to be enclosed)
8. Occupation :
9. Whether convicted in any
civil or criminal case in the past :
10. If so please give details, and
nature of conviction.
11. Reference of two prominent
citizen who know the incumbent well :
12. Any other relevant information :

- Enclo:- 1. Character Certificate (in original)
2. Passport size photograph (2 copies)
3. Education qualification certificate

Yours faithfully,

Place :-.....

Signature of Money Lender

Date :-

Name :

Address :

Licence No.Date

FORM 26

Certificate of Debt Collector

{ Rule 38 }

Photograph of Debt Collector to be duly attested by the issuing authority with seal.

This is to certify that Shri/Smti resident of under Police Station is hereby issued this certificate to act as a Debt Collector on behalf of Shri/Smti (name of the Money Lender) having his business at (address) under licence No. (date)

This certificate authorizes Shri/Smti to demand and recover any loan due to the above named money lender by giving proper receipt as prescribed under the Nagaland Money Lenders' Act, 2005.

This certificate is valid for the period from(date)to..... (date) only.

The Debt Collector shall surrender this certificate if ordered to do so by the issuing authority or by a Court.

Area for which this certificate is issued:

Place of issue :
Date of issue :

Signature of issuing authority
Name :
Designation:
(Seal)