

**K.F.C. FORM 35-A**  
[See Chapter IX, Article 244(C)]

**Form of Agreement for adjustment of gratuity/death-cum-retirement gratuity**

This AGREEMENT is executed on this the ..... day of ..... two thousand and ..... between the Governor of Kerala (hereinafter referred as the “Government”) of the one part and Sri/Smt..... (here enter name and home address)..... now employed as ..... (hereinafter referred to as “the bounden”) of the other part;

WHEREAS at the request of the bounden the Government have in their order No..... dated ..... (hereinafter referred to as “the said order”) sanctioned a loan of Rs..... (Rupees..... only) under the ..... Rules (hereinafter referred to as “the Rules”) for the purpose of ..... ;

WHEREAS by way of security for the repayment of the loan amount with interest if any, the bounden has agreed to convey the properties comprised in Survey No..... of ..... Village ..... Taluk with improvements thereon by way of simple mortgage;

WHEREAS by way of collateral or additional security the bounden has also agreed that the Government may adjust the gratuity/death-cum-retirement gratuity amount payable to the bounden against his/her liabilities on account of the said loan.

**NOW THESE PRESENTS WITNESS AS FOLLOWS:-**

1. In consideration of the Government advancing to the bounden the said loan amount of Rs.....(Rupees ..... only) (the receipt of which the bounden doth hereby admit and acknowledge) the bounden do hereby agree and authorise the Government to appropriate all amounts found due to the Government on account of the said loan from the gratuity/death-cum-retirement gratuity amount payable to the bounden.
2. The bounden shall repay the loan amount with interest in accordance with the provisions contained in the rules and the said order.
3. This agreement and the security hereby created are in addition to and not in substitution of the security created by the simple mortgage mentioned above.

In witness thereof Sri/Smt..... for and on behalf of the Governor and Sri/Smt..... the bounden have hereunto set their hands the day and year first above written.

Signed by Sri/Smt.....

In the presence of witness:-

(1).....

(2).....

Signed by Sri/Smt.....

In the presence of witnesses:-

(1).....

(2).....