



J&K Civil Engineering Graduates Association
Govt. Recognized: 3020-GD of 1971 Dated: 27-11-1971
II-Floor PMGSY Block, Engineering Complex, Rajbagh, Kashmir

email: cegajk@gmail.com
www.facebook.com/groups/1413350018922234/

The Branch Manager,
J&K Bank Hyderpora, Srinagar,

S.No. ____
Date: ____

Subject: Standing Instructions for Monthly Transfer from My Account.

Sir,

I am holding a savings account in my name in J&K branch.....

under account no. S/B kindly acknowledge my

request to credit an amount of Rs 150/- (One hundred Fifty only) monthly into the account

of Civil Engineering Graduates Association (No.SB/0385 0401 0001 2151) from my account.

I also confirm that I will not withdraw my consent for this deduction without prior knowledge of the **J&K Civil Engineering Graduates Association (JKCEGA)** and that I agree to abide by the terms and conditions of JKCEGA.

Kindly acknowledge the receipt of this request and process the standing instruction at the earliest.

Yours faithfully

Terms & Conditions for Standing Instructions

1. Authorization for Monthly Transfer

1.1. I shall abide by all the rules/regulations and bylaws of JKCEGA.

The account holder ("Donor") authorizes their bank to debit an amount of **Rs. 150/- (One Hundred Fifty Only)** from their savings account on a monthly basis and credit the same to the account of **J&K Civil Engineering Graduates Association (JKCEGA) (Account No. SB/0385 0401 0001 2151)**.

1.2. The standing instruction will remain in effect until formally revoked by the Donor, subject to the conditions mentioned in this agreement.

2. Consent & Revocation

2.1. The Donor agrees not to withdraw or revoke this standing instruction without prior written consent from JKCEGA.

2.2. If the Donor wishes to terminate the standing instruction, they must submit a written request to Bank through **JKCEGA** at least **30 days** in advance.

2.3. JKCEGA reserves the right to accept or reject the termination request based on any existing commitments or obligations associated with the donations.

3. Insufficient Funds & Non-Payment

3.1. If the Donor's account does not have sufficient funds to process the monthly deduction, the transaction may fail, and the bank may charge applicable penalties as per its policies.

3.2. Repeated non-payment due to insufficient funds may result in automatic cancellation of the standing instruction at the discretion of the bank or JKCEGA.

4. Changes in Amount or Account Details

4.1. Any request to modify the amount of deduction or change the recipient account details must be made in writing by the Donor and submitted to both the **bank** and **JKCEGA** at least **30 days** in advance.

5. Liability & Indemnity

5.1. The Donor agrees that the bank and JKCEGA shall not be held liable for any delay or failure in processing the transaction due to reasons beyond their control, including but not limited to technical failures, banking system downtime, or regulatory restrictions.

5.2. The Donor acknowledges that JKCEGA will utilize the funds as per its discretion for purposes aligned with its objectives, and no claims regarding fund utilization shall be entertained.

6. Governing Law & Disputes

6.1. These terms and conditions shall be governed by the applicable banking regulations and laws of **Jammu & Kashmir, India**.

6.2. Any disputes arising from this agreement shall be resolved amicably between the Donor and JKCEGA. In case of legal recourse, the courts of **Jammu & Kashmir** shall have jurisdiction.

7. Acceptance of Terms

By signing or submitting the standing instruction request, the Donor acknowledges that they have read, understood, and agreed to the above terms and conditions.

Er.
Account No.
J&K Bank Branch.....
Mobile No.
Designation:
Email: