

# **DEBTS RECOVERY TRIBUNAL (PROCEDURE) RULES, 1993<sup>1</sup>**

*In exercise of the powers conferred by sub-sections(1) and (2) of section 36 of the Recovery of Debts Due to Banks and Financial Institution Ordinance, 1993 (25 of 1993), the Central Government hereby makes the following rules, namely:-*

## **1. Short title and commencement.-**

- (1) These rules may be called the Debts Recovery Tribunal (Procedure) Rules, 1993.
- (2) They shall come into force on the date of their publication in the Official Gazette.

## **2. Definitions.-**

In these rules, unless the context otherwise requires,-

- (a) "agent" means a person duly authorised by a party to present application or to give reply on its behalf before the Tribunal;
- <sup>2</sup>[(b) "applicant" means a person making an application under section 19 or under section 31-A and also includes an "applicant" who files an appeal under section 30(1) of the Act;]
- <sup>2</sup>[(c) "application" means an application filed under section 19 or under section 31-A and includes an "appeal" filed under section 30(1) of the Act;]
- (d) "legal practitioner" shall have the same meaning as it is assigned to it in the Advocates Act, 1961 (25 of 1961);
- (e) "Ordinance" means the Recovery of Debts Due to Banks and Financial Institutions Act, 1993 (51 of 1993) (hereinafter referred to as the Act);
- (f) "Presiding Officer" means the Presiding Officer of a Tribunal;
- <sup>2</sup>[(g) "Registrar" means the Registrar of the Tribunal and includes the Assistant Registrar to whom the powers and duties of the Registrar may be delegated;]
- (h) "Registry" means the Registry of the Tribunal.

## **3. Language of the Tribunal.-**

- (1) The proceedings of the Tribunal shall be conducted in English or Hindi.

---

1. Vide G.S.R. 564(E), dated 5<sup>th</sup> August, 1993, published in the Gazette of India, Extra.,Pt. II, Sec. 3(i), dated 20<sup>th</sup> August, 1993.

2. Subs. by G.S.R. 44 (E), dated 21<sup>st</sup> January, 2003 (w.e.f. 21-1-2003)

(2) No reference, application, representation, documents or other matter contained in any language other than English or Hindi shall be accepted by the Tribunal unless the same is accompanied by the true translation thereof in English or Hindi.

#### **4. Procedure for filing applications.-**

(1) <sup>1</sup>[The application under section 19 or section 31A, or under section 30(1) of the Act may be presented as nearly as possible in Form-I, Form-II and Form-III respectively] annexed to these rules by the applicant in person or by his agent or by a duly authorised legal practitioner to the Registrar of the Bench within whose jurisdiction his case falls or shall be sent by registered post addressed to the Registrar.

(2) An application sent by post under sub-rule (1) shall be deemed to have been presented to the Registrar the day on which it was received in the office of the Registrar.

(3) The application under sub-rule (1) shall be presented in <sup>2</sup>[two sets], in a paper book along with an empty file size envelope bearing full address of the <sup>2</sup>[defendant] and where the number of <sup>2</sup>[defendants] is more than one, then sufficient number of extra paper-books together with empty file size envelopes bearing full address of each of the <sup>2</sup>[defendant] shall be furnished by the applicant.

#### **5. Presentation and scrutiny of applications.-**

<sup>1</sup>[(1) The Registrar, or, as the case may be, the officer authorised by him, shall endorse on every application the date on which it is presented or deemed to have been presented under Rule 4 and shall sign endorsement.]

(2) If on scrutiny, the application is found to be in order, it shall be duly registered and given a serial number.

(3) If the application, on scrutiny, is found to be defective and the defect noticed is formal in nature, the Registrar may allow the party to rectify the same in his presence and if the said defect is not formal in nature, the Registrar may allow the applicant such time to rectify the defect as he may deem fit.

(4) If the concerned applicant fails to rectify the defect within the time allowed in sub-rule (3), the Registrar may by order and for reasons to be recorded in writing, decline to register the application.

(5) An appeal against the order of the Registrar under sub-rule (4) shall be made within 15 days of the making of such order to the Presiding Officer concerned in chamber whose decision thereon shall be final.

---

1. Subs. by G.S.R. 44 (E), dated 21<sup>st</sup> January, 2003 (w.e.f. 21-1-2003)

2. Subs. by G.S.R. 328 (E), dated 19<sup>th</sup> June, 1997 (w.e.f. 19-6-1997).

## **<sup>1</sup>[5A. Review.-**

(1) Any party considering itself aggrieved by an order made by the Tribunal on account of some mistake or error apparent on the face of the record desires to obtain a review of the order made against him, may apply for a review of the order to the Tribunal which had made the order.

(2) No application for review shall be made after the expiry of a period of sixty days from the date of the order and no such application shall be entertained unless it is accompanied by an affidavit verifying the application.

(3) Where it appears to the Tribunal that there is no sufficient ground for a review, it shall reject the application but where the Tribunal is of opinion that the application for review should be granted, shall grant the same:

PROVIDED that no such application shall be granted without previous notice to the opposite party to enable him to appear and to be heard in support of the order, a review of which is applied for.]

## **<sup>2</sup>[6. Place of filing application.-**

The application shall be filed by the applicant with the Registrar within whose jurisdiction-

(a) the applicant is functioning as a bank or financial institution, as the case may be, for the time being, or

(b) the defendant, or each of the defendants where there are more than one, at the time of making application, actually or voluntarily resides, or carries on business, or personally works for gain, or

(c) any of the defendants where there are more than one, at the time of making the application, actually and voluntarily resides, or carries on business, or personally works for gain, or

(d) the cause of action, wholly or in part, arises.

## **<sup>2</sup>[7. Application fee.-**

(1) Every application under section 19(1), or section 19(2), or section 19(8), or section 30(1) of the Act, or interlocutory application or application for review of decision of the Tribunal shall be accompanied by a fee provided in the sub-rule (2) and such fee may be remitted through a crossed Bank Demand Draft drawn on a bank or Indian Postal Order in favour of the Registrar of the Tribunal and payable at the place where the Tribunal is situated.

---

1. Subs. by G.S.R. 328 (E), dated 19<sup>th</sup> June, 1997 (w.e.f. 19-6-1997).

2. Subs. by G.S.R. 44 (E), dated 21<sup>st</sup> January, 2003 (w.e.f. 21-1-2003).

(2) The amount of fee payable shall be as follows:-

<i>Sl No.</i>	<i>Nature of Application</i>	<i>Amount of Fee payable</i>
1.	Application for recovery of debts due under section 19(1) or section 19(2) of the Act  (a) Where amount of debt due is Rs. 10 lakhs  (b) Where the amount of debt due is above Rs. 10 lakhs	Rs. 12 000/-  Rs. 12 000/- plus Rs. 1 000/- for every one lakh rupees of debt due or part thereof in excess of Rs. 10/- lakhs subject to a maximum of Rs. 1 50 000/-
2.	Application to counter claim under section 19(8) of the Act--  (a) Where the amount of claim made is upto Rs. 10 lakhs  (b) Where the amount of claim made is above Rs. 10 lakhs	Rs. 12 000/-  Rs. 12 000/- plus Rs. 1 000/- for every one lakh rupees or part thereof in excess of Rs. 10 lakhs subject to a maximum of Rs. 1 50 000/-.
3.	Application for Review including review application in respect of the counter claim  (a) against an interim order  (b) against a final order excluding review for correction of clerical or arithmetical mistakes	Rs. 125/-  -50% of fee payable at rates as applicable on the applications under section 19(1) or 19(8) of the Act subject to a maximum of Rs. 15 000/-
4.	Application for interlocutory order	Rs. 250/-
5.	Appeals against orders of the Recovery Officer  If the amount appealed against is  (i) less than Rs. 10 lakhs  (ii) Rs. 10 lakhs or more but less than Rs. 30 lakhs  (iii) Rs. 30 lakhs or more	Rs. 12 000/-  Rs. 20 000/-  Rs. 30 000
6.	Vakalatnama	Rs. 5/-

## **8. Contents of application.-**

(1) Every application filed under rule 4 shall set forth concisely under distinct heads, the grounds for such application and such grounds shall be numbered consecutively and shall be typed in double space on one side of the paper.

(2) It shall not be necessary to present separate application to seek interim order of direction if in the original application the same is prayed for.

## **9. <sup>1</sup>[Documents to accompany the application under section 19 or section 31-A of the Act].-**

(1) <sup>1</sup>[An application under section 19 or section 31 A] shall be accompanied by a paper book containing,--

<sup>1</sup>[(i) a statement showing details of the debt due from a defendant and circumstances under which such debt has become due; and shall also disclose details of the case and decision in that case which is sought to be reviewed;]

(ii) all documents relied upon by the applicant and those mentioned in the application;

(iii) details of the crossed demand draft or crossed Indian Postal Order representing the application fee;

(iv) Index of Documents.

(2) The documents referred to in sub-rule (1) shall be neatly typed in double space on one side of the paper, duly attested by a senior officer of the bank, or Financial Institution, as the case may be, and numbered accordingly.

(3) Where the parties to the suit or proceedings are being represented by an agent, documents authorising him to act as such agent shall also be appended to the application:

Provided that where an application is filed by legal practitioner, it shall be accompanied by a duly executed *Vakalatnama*.

## **10. Plural remedies**

[x x x]

## **11. Endorsing copy of application to the <sup>3</sup>[defendant].-**

A copy of the application and paper book shall be served on each of the <sup>3</sup>[defendants] as soon as they are filed, by registered post.

---

1. Subs. by G.S.R. 44 (E), dated 21st January, 2003 (w.e.f. 21-1-2003).

2. Rule 10 omitted by G.S.R. 44 (E), dated 21st January, 2003 (w.e.f. 21-1-2003).

3. Subs. by G.S.R. 328 (E), dated 19th June, 1997 (w.e.f. 19-6-1997)

## **12. Filing of reply and other documents by the <sup>1</sup>[defendant]**

(1) The <sup>1</sup>[defendant] may file <sup>1</sup>[two complete sets] containing the reply to the application along with documents in a paper book form with the registry within one month of the service of the notice of the filing of the application on him.

(2) The <sup>1</sup>[defendant] shall also endorse one copy of the reply along with documents as mentioned in sub-rule (1) to the <sup>1</sup>[applicant].

(3) The Tribunal may, in its discretion on application by the respondent, allow the filing of reply referred to in sub-rule (1), after the expiry of the period referred to therein.

<sup>2</sup>[(4) If the defendant fails to file the reply under sub-rule (1) or on the date fixed for hearing of the application, the Tribunal may proceed forthwith to pass an order on the application as it thinks fit.

(5) Where a defendant makes an admission of the full or part of the amount of debt due to a bank or financial institution, the Tribunal shall order such defendant to pay the amount, to the extent of the admission, by the applicant within a period of one month from the date of such order failing which the Tribunal may issue a certificate in accordance with section 19 of the Act to the extent of amount of debt due admitted by the defendant.]

<sup>3</sup>[(6) The Tribunal may at any time for sufficient reason order that any particular fact or facts shall be proved by affidavit, or that the affidavit of any witness shall be read at the hearing, on such conditions as the Tribunal thinks reasonable:

PROVIDED that after filing of the affidavits by the respective parties where it appears to the Tribunal that either the applicant or the defendant desires the production of a witness for cross examination and that such witness can be produced and it is necessary to do so, the Tribunal shall for sufficient reasons to be recorded, order the witness to be present for cross examination, and in the event of the witness not appearing for cross examination, then, the affidavit shall not be taken into evidence and further that no oral evidence other than that given in this proviso will be permitted.]

(7) If the defendant denies his liability to pay the claim made by the applicant, the Tribunal may act upon the affidavit of the applicant who is acquainted with the facts of the case or who has on verification of the record sworn the affidavit in respect of the contents of application and the documents as evidence.

(8) Provisions contained in section 4 of the Banker's Books Evidence Act, 1891 (18 of 1891) shall apply to a certified copy of an entry in a banker's book furnished along with the application filed under sub-section (1) of section 19 by the applicant.

---

1. Subs. by G.S.R. 328(E), dated 19th June, 1997 (w.e.f. 19-6-1997).

2. Ins. by G.S.R. 328(E), dated 19th June, 1997 (w.e.f. 19-6-1997).

3. Subs. by G.S.R. 44(E), dated 21st January, 2003 (w.e.f. 21-1-2003).

### **13. Date and place of hearing to be notified.-**

(1) The Tribunal shall notify the parties the date and place of hearing of the application in such a manner as the Presiding Officer may by general or special order direct.

### **14. Order to be signed and dated**

(1) Every order of the Tribunal shall be in writing and shall be signed and dated by the Presiding Officer of the Tribunal.

(2) The order shall be pronounced in open court.

### **15. Publication of orders.-**

Any orders of the Tribunal as are deemed fit for publication in any authoritative report or the press may be released for such publication on such terms and conditions as the Tribunal may lay down.

### **<sup>1</sup>[15A. Publication of names of the Defaulters.-**

The Tribunal may cause to notify the names of the defaulters in the newspaper or otherwise after the final order/recovery certificate has been passed by the Tribunal as it deems fit and proper.]

### **16. Communication of orders to parties**

Every order passed on an application shall be communicated to the applicant and to the <sup>2</sup>[defendant] either in person or by registered post free of cost.

### **17. Fee for inspection of records and obtaining copies thereof.-**

(1) A fee of rupees twenty for every hour or part thereof of inspection subject to a minimum of rupees one hundred shall be charged for inspecting the record of a <sup>2</sup>[each pending application] by party thereto.

(2) A fee of rupees five for a folio or part thereof involving typing and a fee of rupees ten for a folio or part thereof involving typing of statement and figures shall be charged.

### **18. Orders and directions in certain cases**

The Tribunal may make such orders to give such decision as may be necessary or expedient to give effect to its orders or to prevent abuse of its process or to secure the ends of justice.

---

1. Ins. by G.S.R. 44(E), dated 21st January, 2003 (w.e.f. 21-1-2003).

2. Subs by G.S.R. 328(E), dated 19th June, 1997 (w.e.f. 19-6-1997).

### **19. Working hours of the Tribunal.-**

Except on Saturdays, Sundays and other public holidays, the offices of the Tribunal shall, subject to any order made by the Presiding Officer, remain open daily from 10 a.m. to 6.00 p.m. but no work, unless, of an urgent nature, shall be admitted after 4.30 p.m. on any working day.

### **20. Sitting hours of the Tribunal.-**

The sitting hours of the Tribunal (including a vacation bench), shall ordinarily be from 10.30 a.m. to 1.00 p.m. and 2.00 p.m. to 5.00 p.m. subject to any order made by Presiding Officer.

### **21. Holiday.-**

Where the last day for doing any act falls on a day which the office of the Tribunal is closed and by reason thereof the act cannot be done on that day, it may be done on the next day on which that office opens.

### **22. Powers and functions of the Registrar.-**

(1) The Registrar shall have the custody of the records of the Tribunal and shall exercise such other functions as are assigned to him under these rules or by the Presiding Officer by a separate order in writing.

(2) The official seal shall be kept in the custody of the Registrar.

(3) Subject to any general or special direction by the Presiding Officer, the seal of the Tribunal shall not be affixed to any order, summons or other process save under the authority in writing from the Registrar.

(4) The seal of the Tribunal shall not affixed to any certified copy issued by the Tribunal save under the authority in writing of the Registrar.

### **23. Additional powers and duties of Registrar.-**

In addition to the powers conferred elsewhere in these rules, the Registrar shall have the following powers and duties subject to any general or special order of the Presiding Officer, namely,--

(i) to receive all applications and other documents including transferred applications,

(ii) to decide all questions arising out of the scrutiny of the applications before they are registered;

(iii) to require any application presented to the Tribunal to be amended in accordance with the rules;



- (iv) subject to the direction of the Presiding Officer, to fix date of hearing of the application or other proceedings and issue notice thereof;
- (v) direct any formal amendment of records;
- (vi) to order grant of copies of documents to parties to proceedings;
- (vii) to grant leave to inspect other records of Tribunal;
- (viii) dispose of all matters relating to the service of notices or other processes, application for the issue of fresh notices or for extending the time for or ordering a particular method of service on a <sup>1</sup>[defendant] including a substituted service by publication of the notice by way of advertisements in the newspapers;
- (ix) to requisition records from the custody of any court or other authority.

#### <sup>2</sup>[23A. Functions of Assistant Registrar.-

The Assistant Registrar of the Tribunal shall assist the Registrar in the work relating to the Registry and Administration of the Tribunal and perform such other functions assigned/delegated to him by the Presiding Officer.]

#### **24. Seal and emblem.-**

The official seal and emblem of the Tribunal shall be such as the Central Government may specify.

---

1. Subs by G.S.R. 328(E), dated 19th June, 1997 (w.e.f. 19-6-1997).

2. Ins. by G.S.R. 44(E), dated 21st January, 2003 (w.e.f. 21-1-2003).

**<sup>1</sup>[FORM-I**

*(See Rule 4]*)

**APPLICATION UNDER SECTION 19 OF THE RECOVERY OF DEBTS DUE TO  
BANKS AND FINANCIAL INSTITUTIONS <sup>2</sup>[ACT], 1993**

For use in Tribunal's office.....

Date of filing.....

Date of receipt by post .....

or

Registration No .....

Signature

Registrar

In the DEBTS RECOVERY TRIBUNAL

(Name of the place )

Between

A

B Applicant

And

C

D Defendant

\*Delete whichever is not applicable.

**DETAILS OF APPLICATION:**

1. Particulars of the applicant:

(i) Name of the applicant:

(ii) Address of registered office:

---

1. Subs by G.S.R. 44(E), dated 21st January, 2003 (w.e.f. 21-1-2003).

2. Ins. by G.S.R. 352(E), dated 31st March, 1994 (w.e.f. 31-3-1994).

(iii) Address for service of all notices

2. Particulars of the defendant

(i) Name of the defendant:

(ii) Office address of the defendant

(iii) Address for service of all notices

3. Jurisdiction of the Tribunal:

The applicant declares that the subject matter of the recovery of debt due falls within the jurisdiction of the Tribunal.

4. Limitation:

The applicant further declares that the application is within the limitation prescribed in Section 24 of the Recovery of Debts to Banks and Financial Institutions Act, 1993

5. Facts of the case:

The facts of the case are given below:

(Give here a concise statement of facts in a chronological order, each paragraph containing as nearly as possible a separate issue, fact or otherwise)

6. Relief(s) sought:

In view of the facts mentioned in para 5 above, the applicant prays for the following relief(s)--

(Specify below the relief(s) sought explaining the ground for relief (s) and the legal provisions (if any) relied upon).

7. Interim order, if prayed for:

Pending final decision on the application, the applicant seeks issue of the following interim order:

(Give here the nature of the interim order prayed for with reasons).

8. Matter not pending with any other court, etc.:

The applicant further declares that the matter regarding which the application has been made is not pending before any court of law or any other authority or any other Bench of the Tribunal.

9. Particulars of bank draft/postal order in respect of the application fee:

- (1) Name of the bank on which drawn:
- (2) Demand draft no:

or

- (1) Number of Indian Postal Order(s):
- (2) Name of the issuing post office:
- (3) Date of issue of postal order (s);
- (4) Post office at which payable:

10. Details of index:

An index in duplicate containing the details of the documents to be relied upon is enclosed.

11. List of enclosures:

VERIFICATION

I.....son/daughter/wife of Shri.....being the .....(Name in full and block letters) (designation) of..... (name of the company) holding a valid

power of attorney from.....(name of the company) do hereby verify that the contents of paras 1 to 11 are true to my personal knowledge and belief and that I have not suppressed any material facts.

Signature of the applicant.

Place:

Date:

To

The Registrar,

.....

.....

**FORM II**

*(Refer rule 4)*

**APPLICATION UNDER SECTION 31-A OF THE RECOVERY OF DEBTS DUE  
TO BANKS AND FINANCIAL INSTITUTIONS ACT, 1993**

Four use of Tribunal's office .....

Date of filing .....

Date of receipt by post .....

Or

Registration No. ....

Signature

Registrar

**IN THE DEBTS RECOVERY TRIBUNAL**

.....

(name of place)

Between

..... Application(s)/Judgment-Creditor(s)

and

.....Defendant(s)/Judgment-Debtor(s)

**I. Particulars of the Applicant(s)**

(i) Name of the applicant:

(ii) Address of the Registered Office:

(iii) Address for service of all notices:

**II. Particulars of the defendant(s)**

(i) Name of the defendant:

(ii) Office address of the defendant:

(iii) Address for service of all notices:

III. Jurisdiction of the Tribunal:

The applicant declares that the subject matter of the application falls within the jurisdiction of the Tribunal.

(IV) Limitation:

The applicant further declares that the application is within the limitation prescribed in section 24 of the Recovery of Debts Due to Banks and Financial Institutions Act, 1993.

(V) Facts of the case:

(Give here a concise statement of facts in a chronological order, each paragraph containing as nearly as possible a separate issue, facts or otherwise)

(VI) Relief prayed for:

(I) Issue of Recovery Certificate for the recovery of a sum of Rs. .... (Rupees ..... only) inclusive a sum of Rs. .... (Rupees ..... only) as per the decree in O.S. No. .... dated ..... passed by ..... with interest at the rate of .....% from ..... the date of realization with costs.

(II) Any other relief.

(VII) Matter not pending with any other Court, etc.:

The applicant further declares that the matter regarding which this appeal has been made is not pending before any Court of law or any other authority or any other Tribunal(s).

(VIII) List of enclosures:

(a) Copy of the decree passed by the Court on the basis of which the present application is filed.

(b) List of hypothecated movables indicating the place in which they are kept.

(c) List of mortgaged immovables.

(d) Calculations Sheet showing the amount for which the Recovery Certificate is sought to be issued.

VERIFICATION

I ..... (name in full block letters) son/daughter/wife of ..... being the ..... (designation) of ..... (Name of Bank/Financial Institution), do hereby verify that the contents of para I to VIII are true to my personal knowledge and belief and that I have not suppressed any material fact(s).

Signature of the applicant

Place :

Date :

To

Registrar

Debts Recovery Tribunal

.....

FORM III

(Refer rule 4)

APPEAL UNDER SECTION 30(1) OF THE RECOVERY OF DEBTS DUE TO BANKS AND FINANCIAL INSTITUTIONS ACT, 1993 (51 OF 1993)

For use of Tribunal's office .....

Date of filing .....

Date of Receipt by post .....

Or

Registration No. ....

Signature

Registrar

IN THE DEBTS RECOVERY TRIBUNAL

.....

(Name of place)

Between

..... Appellant(s)/Judgment-Creditor(s)

and

..... Respondent(s)/Judgment-Debtor(s)

Details of appeal:

(I) Particulars of the Appellant(s)

(i) Name of the appellant:

(ii) Address of the Registered office of the appellant:

(iii) Address for service of all notices:

(II) Particulars of the respondent(s):

(i) Name(s) of respondent:

(ii) Office address of the respondent:

(iii) Address for service of all notices:

(III) Jurisdiction of the Tribunal:

The appellant declares that the subject matter of the appeal falls within the jurisdiction of the Tribunal.

(IV) Limitation:

The appellant declares that the appeal is within the limitation as prescribed in section 30(1) of the Recovery of Debts Due to Banks and Financial Institutions Act, 1993 (51 of 1993).

(V) Facts of the case:

(Give here a concise statement of facts and grounds of appeal against the specific order of Recovery Officer, in a chronological order)



(VI) Relief(s) sought:

In view of the facts mentioned in paragraph V above, the appellant prays for the following relief(s).

(Specify below the relief(s) sought explaining the grounds of relief(s) and the legal provisions (if any) relied upon).

VII. Interim order, if prayed for--

Pending final decision on the appeal the appellant seeks issue of the following interim order:

(Give here the nature of the interim order prayed for with reasons)

(VIII) Matter not pending with any other Court, etc.:

The appellant further declares that the matter regarding which this appeal has been made is not pending before any Court of law or any other authority or any other Tribunal(s).

(IX) Details of index - An index in duplicate containing the details of the documents to be relied upon is enclosed.

(X) List of enclosures:

#### VERIFICATION

I ..... (name in full block letters) son/daughter/wife of ..... holding a valid power of attorney from ..... (Name of the company) do hereby verify that the contents of para I to IX are true to my personal knowledge and belief and that I have not suppressed any material fact(s).

Signature of the applicant

Place :

Date :

To

Registrar

Debts Recovery Tribunal

.....

