

# Indian Bank Employees Co-operative Thrift & Credit Society Ltd. No. 804

G-41, CONNAUGHT CIRCUS, NEW DELHI-110001

## APPLICATION FOR LOAN

S.No.	S.B. A/C No.	Applicant	Surety
1.	Name (Block Letters)		
	Member No.	.....	
2.	S.R. No. with check digit	.....	
3.	Designation	.....	
4.	Branch	.....	
5.	Residential Address	.....	
6.	Date of Birth	.....	
7.	Date of Appointment	.....	
8.	Date of Confirmation	.....	
9.	Date of Retirement	.....	
10.	Basic pay	Rs. ....	
	Dearness Allowance	Rs. ....	
	C.C.A.	Rs. ....	
	H.R.A.	Rs. ....	
	Other Allowance	Rs. ....	
	<b>Total</b>	<b>Rs. ....</b>	
11.	<b>DEDUCTIONS :</b>		
	(a) Provident Fund	Rs. ....	
	(b) Provident Fund Loan	.....	
	(c) Special P.F. Loan	Rs. ....	
	(d) Insurance	Rs. ....	
	(e) Housing Loan	Rs. ....	
	(f) Festival Advance	Rs. ....	
	(g) Consumer Loan	Rs. ....	
	(h) L.F.C. Recovery	Rs. ....	
	(i) Income Tax	Rs. ....	
	(j) Society Recovery	Rs. ....	
	(k) R.W.P.F.	Rs. ....	
	(l) N.S.C. Loan	Rs. ....	
	(m) Vehicle Loan	Rs. ....	
	(n) Union/Association/Recovery	Rs. ....	
	(o) Any other recovery	Rs. ....	
	(p) Net Carry Home Salary	.....	
	<b>Total</b>	<b>Rs. ....</b>	

- 12. Amount of Loan required Rs. ....
- 13. Period of Loan Repayment .....
- 14. Purpose for which the loan is required.....
- 15. No. of shares held by the applicant.....
- 16. No. of shares proposed to be taken now.....
- 17. Present Liability Rs. ....

I, hereby declare that all that the informations furnished above are Correct. Further I also declare that I am not a member of any other Co-operative Credit Society, I also agree, if necessary, for the deduction of any Surety share from my loan amount to be sanctioned.

SIGNATURE OF BORROWER

SIGNATURE OF SURETY

Certified that the above informations furnished are correct. I agree to recover the society's dues on demand from the society on the basis of the authorisation given by applicant.

Manager  
(with Office Seal)  
For Borrower

Manager  
(with Office Seal)  
For Surety

SURETY BOND

Loan No. ....

Date : .....

Surety bond jointly executed by (1) Member .....No. ....  
and (2) Member ..... No. .... in favour of the Secretary, Indian Bank  
Employees Co-op. Thrift & Credit Society Ltd. No. 804, G-41, Connaught Circus, New Delhi-110001.

One of us namely.....has received from the said  
Society, a loan of Rs. ....(Rupees .....  
.....only) and we promise to repay this amount with interest at .....  
percent per annum in .....monthly equal instalments. Should we fail to pay  
the instalments, of loan or interest, we bind ourselves to pay interest at .....percent per annum  
from the date of default to the date of payment, We further agree that for default of payment of an instalment,  
the Society may close loan account and proceed to recover the amount legally with interest at .....  
percent per annum and other charges if any on the total amount of principal and interest thus due from the  
date of closing the loan account to the date of recovery of the amount either from all or any of us or from the  
properties belonging to us.

Borrower's Signature

**Rs.** \_\_\_\_\_

Residential Address

Surety Signature

Residential Address

Witness : (Signature with address)

1. ....

2. ....

RECEIPT

Received from the Secretary, Indian Bank Employees Co-op. Thrift & Credit Society Ltd., No. 804,  
New Delhi-110001, the sum of Rs. ....(Rupees .....  
.....only)  
being the amount of loan sanctioned to me on .....

Signature of Borrower

Member No. ....

Date .....

Rs. ....

LETTER OF AUTHORITY

To,  
The Pay Disbursing Officer,  
Indian Bank  
Sir,

Place :

Date :

I ..... hereby authorise you to deduct monthly from the sums due to me by way of Wages/salary/D.A./H.R.A. and remit to the Indian Bank Employees Co-op. Thrift & Credit Society Ltd., No. 804, New Delhi-110001, in repayment to loans and interest due by me to the Society (and also subscription) as requested by the Secretary of the Society.

I further authorise that in the event of my discharge/resignation from the service/retirement/absence due to illness/unsound mind/death (accident or otherwise) or on a written request by the Society the entire amount due to the society be deducted from my wages/salary/bonus/Provident Fund/Pension gratuity and other amount payable or unclaimed dues in respect of any of the above and paid to society in a single instalment.

If I am transferred out of the State, I request and authorise yourself, and the Society to communicate to my new pay disbursing Officer a copy of this agreement and request and authorise him/her to make the recovery. Thereupon the pay disbursing Officer shall effect recoveries according to the demand list sent to him/her by the society or by yourself.

I further undertake not to revoke this authority until the claims of the Society against me are fully settled.

Witness : 1. ....  
(With Address) .....  
.....  
2. ....  
.....  
.....

Yours faithfully

Signature of Borrower

LETTER OF AUTHORITY

To,  
The Trustees  
The Indian Bank Staff Provident Fund, Madras  
Sir,

Place :

Date :

I have taken a loan from the Indian Bank Employees Co-operative Thrift & Credit Society Ltd., New Delhi-1, No. 804, and hereby authorise you to pay my dues to the Society when a demand is made by an Officer of the Society from out of my contribution to the Provident Fund, Gratuity and Bonus payable to me without any reference to me.

I hereby declare that, this authority shall not be revoked by me without the written consent of the Society.

Witness : 1. ....  
(With Address) .....  
.....  
2. ....  
.....  
.....

Yours faithfully

Signature of Borrower

Out of the loan amount of Rupees ..... Sanctioned to me  
please make the adjustment as noted below and give the cheque for the balance.

DEDUCTIONS :

1. Share for Borrower	Rs. ....
2. Share for Surety	Rs. ....
3. Entrance fees for Borrower	Rs. ....
4. Entrance fees for Surety	Rs. ....
5. Loan Principal outstanding	Rs. ....
6. Loan Interest	Rs. ....
7. Other if any	Rs. ....
Total	Rs. ....
Balance Amount Payable	Rs. ....
Loan Sanctioned	Rs. ....

Signature of Borrower

OFFICE NOTE

1. Applicant ..... Member No. ....
2. Surety ..... Member No. ....

	Applicant		Surety	
	Rs.	P.	Rs.	P.
1. Share Capital	.....	.....	.....	.....
2. Ten times of the Share Capital	.....	.....	.....	.....
3. ....times of pay and D.A.	.....	.....	.....	.....
4. Date of last consolidated loan sanctioned	.....	.....	.....	.....
5. Amount eligible for and loan now sanctioned	.....	.....	.....	.....
6. Amount outstanding in the previous loan	.....	.....	.....	.....
7. Share capital and Entrance fee to be adjusted for Borrower	.....	.....	.....	.....
8. Share capital and Entrance fee to be adjusted for Surety	.....	.....	.....	.....
9. Net Amount Payable	.....	.....	.....	.....

A consolidation/fresh loan of Rs. .... repayment in ..... months may be sanctioned by allotting ..... additional shares.

Sanctioned by circulation on ..... under Resolution No. .... of the Board meeting held on .....

Clerk

Accountant

Secretary

Paid by cheque No. .... date ..... for Rs. .... after adjusting Rs. ....

Treasure

President

Secretary