

THE ROHTAK CENTRAL CO-OP. BANK LTD. ROHTAK

Branch.....

Loan Application Form for Personal Loan

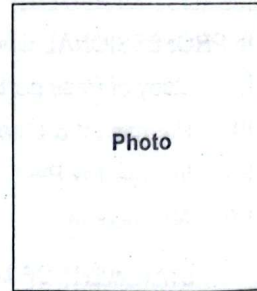
Serial No.

LOAN Account No.....

Branch Manager

The Rohtak Central Co-op. Bank Ltd.

Branch.....



Dear Sir,

I/We apply for loan of Rs.....
(Rupees.....only).
repayable on demand but not later than.....payable in.....
monthly instalments of Rs.....each..

I/We agree to abide by the Rules and Bye-Laws of the Bank which are now in force or may hereafter come into force.

MY PARTICULARS ARE AS UNDER:-

1. Name of the Borrower :
2. Father's Name :
3. Date of Birth (Age) :
4. No. of Dependents :
5. a) Occupation with Designation :
- b) Department with place :
6. Whether S.C./S.T./B.C. :
7. Address :
- i) Residential :
- ii) Correspondence Address :
- (Address of Institutions)

IF EMPLOYED GIVE THE FOLLOWING DETAILS :-

- i) Name of the Institution/Employer :
- ii) Since when employed :
- iii) Whether the Service is confirmed :

(1)

- iv) Whethe Service is Pensionable :
- v) Total Monthly Salary :
- vi) Total Monthly Deduction :
- vii) Net payable monthly Salary :
- viii) Annual Gross Salary :

IF PROFESSIONAL GIVE THE FOLLOWING DETAILS :-

- I) Copy of Pass port/Photo Identity Card :
- II) Permanent & Latest Income Tax No. allotted :
- III) Income Tax Paid :
- IV) Net Income :

STATEMENT OF MOVEABLE AND IMMOVABLE PROPERTY OF THE APPLICANT

Station	Locality Municipal No.	Particulars of property	Approximate Value Ruppes	In whose Name Standing	Whether Un-encum bered of Not
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Statement of previous liabilities

Station	Name of creditor & Address	On what Security	Limit Rs.	Amt Out Standing Rupees.	Term of the loan	Repayments programme
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PARTICULARS OF THE SURETIES / GUARANTOR.

A. IST SURETY / GUARANTOR

- I) Name :
- II) Designation with Section :
- III) Father's/Husband's Name :
- IV) Age :
- V) Address :
- a) Residential Address :
- b) Correspondence Address :
- (Institutions Address)

STATEMENT OF MOVEABLE AND IMMOVABLE PROPERTY OF THE 1st SURETY/GUARANTOR

Satation	Locality Municipal No.	Particulars of property	Approximate Value Ruppes	In whose Name Standing	Whether un-encum bered of Not
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B. IIND GUARANTOR/SURETY

- I) Name :
- II) Designation with Section :
- III) Father's/Husband's Name :
- IV) Age :
- V) Address

 - a) Residential Address :
 - b) Correspondence Address :

- (Institutions Address)

STATEMENT OF MOVEABLE AND IMMOVABLE PROPERTY OF IIND-GUARANTOR/SURETY

Station	Locality Municipal No.	Particulars of property Rs. P.	Approximate Value Standing	Inwhose Name	Whether un-encum -bered or not
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I hereby declare that :

1. All the information & Answers given below are true.
2. My banking business will be confined to your bank only and I will not borrow from any other bank or source during the pendency of the advance with you without your written consent.
3. I / We am/are willing to stand as the guarantor's/ Sureties.
if any of then found to be not true then the Bank may take such action against me/us as the bank may think fit. I also undertake to communicate to the Bank any changes in the above informations.

PLACE..... Signature's of Guarantors

DATE 1 (SIGNATURE OF APPLICANT)

2.....

NOTE : ENCLOSER's

- 1. Salary Certificate from employer's.
- 2. Proof of Date of Birth
- 3. Aadhar Card No.
- 4. CIBI & Report

APPRAISAL REPORT OF BRANCH MANAGER FOR PERSONAL LOAN

1. State Purpose of Loan :
2. Whether the loan application is in Duplicate :
3. Proof of residential Address Attached :
Such a Voter List / Passport Driving licence
Certificate from Sarpanch/MC/
(In case of photostat it should be attested)
4. Whether Photos are attested by the
Branch Manager
5. Proof of age (Date of Birth, Date of Retirement) :
6. Instalment deduction certificate from
employer attached or not :
7. Date of enrollment of the loanee as
associate member :
8. Date & Amount of Processing Fee :
9. Date & enroll of sureties/guarantor's
as an associate member
10. State Employee is confirmed/regular :
11. Loan required :
12. Total Monthly Income :
13. Total Monthly deduction :
14. Total Salary payable monthly :

ELIGIBILITY FOR LOAN

$$(50\% \text{ of the Salary - Monthly Deduction}) \times 60 = \text{Loan Eligibility}$$
$$(\dots\dots\dots - \dots\dots\dots) \times 60 = \dots\dots\dots$$

Loan Eligibility Rs.....

Loan recomende for Rs.....recoverable in.....equated
instalment and interest will be charged @.....% per annum.

Branch Manager
Coop. Bank B.O.

Sanctioned Personal Loan Rs..... (Rs.)

ACCOUNTANT

GENERAL MANAGER

MANAGING DIRECTOR

Authority to deduct the amount of loan instalments from
the employee under section 45 (l) of the Haryana Co-op

Societies Act. 1984

Where as I.....as employee of.....
.....through The Rohtak Central Cooperative
Bank Ltd. Rohtak Branch.....(herein after referred to as the said
bank) have this.....day ofreceived a loan of Rs.....
Rupees.....only)
bearing intt. at the rate of.....per annum or as may be fixed by
the Bank time to time. I do hereby agree that my present employer as well as any subsequent
employer shall be fully competent to deduct the above loan along with intt. from the salary or wages,
gratuity provident fund & bonus and all other dues what-so ever payable to me during my services or
on my ceasing to be into employment due to retirement/termination of service of any other reasons
whatsoever either in instalments or the whole amount of the loan outstanding required by the Bank
and to pay the amount so deducted to the said bank in satisfaction of my above mentioned debt.

This authority is irrevocable until the loan mentioned above with intt. thereon in paid in full.

NAME

Yours faithfully,

DESIGNATION

(SIGNATURE)

Father's Name

Office Address

Ref. No.....

Dated.....

From

Branch Manger

The Rohtak Central Co-operative Bank Ltd.

Branch.....

To

Sir,

On the basis of authority given by yourself we have advanced a loan of Rs to
Sh./Smt. S/o. / W/o working as.....in

yourPlease ensure that monthly instalment of RS.....
is (may be) deducted from salary the above said employee till the loan is cleared/No dues certificate
issued by bank and will remit the amount to this branch regularly. In Case of your failure to deduct
and remit the amt. the bank is at liberly to take action against you under sub section 45 of the
Haryana Coop. Societies Act, 1984

MANAGER

Note :- Under the above referred sub section 45. the recovery of the loan amount shall be made from the
employer as arrear of land revenue.

Name of Employer & Complete address of situation/Office

UNDERTAKING/CERTIFICATE FROM DRAWING AND DISBURSING OFFICER OR EMPLOYER

FOR DEDUCTION OF LOAN Rs. _____ availed by

Sh. Smt. _____ S/o / W/o. Sh. _____

It is certified that Sh./Smt. _____ Designation _____

Deptt. _____ S/o / W/o. Sh. _____ Is

a permanent/confirmed employee of _____ his

monthly salary/wages is Rs. _____ and he gets Rs. _____ after

deductions in the Rohtak Central Co-op. Bank Ltd. Rohtak or its branch advance loan for personal loan, his deduction will be made from his monthly salary / wages regularly as and when it will fall due with interest on monthly intervals and it will be remitted to the Bank. it is further certified that in case of this death, dismissal, retirement, premature retirement or resignation etc. the outstanding dues will be remitted to Bank in lumpsum from his arrears

Signature of Drawing & Disbursing
Officer / Employer with seal

Dated _____

FORM - 5

AGREEMENT

(Under Section 45 of the Haryana Co op, Socs. Act, 1984)

Whereas Iundertake that I have been enrolled as a nominal member of the Rohtak Central Coop. Bank Ltd. Rohtak have this day of..... received a loan of Rs..... (Rs. bearing interest at the rate ofpercent for annually, do hereby agree that my present employer as well as any subsequent employer shall be competent to deduct fro the salary payable to me him a sum of Rs. (Rs.....) every month along with the interest within a period of three year due as intimated by the bank in satisfaction of the above mentioned dept.

I do here by further agree that in case I have the employment before the payment of the above mentioned deptt. my employer shall be competent to duduct from the salary, wages P.F. gratuity and bonus payable to me by him the whole amount or such part of it as may be intimated to him by the said Bank as the balance of loan and interest thereon outstanding against me.

Dated :

Witness

1. Signature in full

Full name

(in block letters)

Name of the Deptt./institution.

Place

Signature of the borrower

Address

Name of the deptt./

Institution.....

2. Signature in full

Full name

(in block letters)

Name of the Deptt./institution.

Place

Post Office.....

Distt

Pin Code.....

(7)

Wehere by under take to be jointly and severally liable to the above mentioned Bank for the due repayment of this loan with interest in accordance with the above conditions and the by laws of the bank. I/We hereby agree that our liability as sureties under this agreement shall not be impaired or discharged by reasons to any time or other indulgence granted by the bank to the saidor by and agreement entered in to composition accepted by the bank modifying by operation of loan or otherwise their rights and remedies under the above agreement

Signature of Sureties

Signature of witness

1. Full Signature
Name
(in block letters)

Father's name.....

A/c. No.....

Permanent address

.....

Designation

Department

2. Full Signature
Name
(in block letters)

Father's Name.....

.....

Designation

Department.....

Full Signature
Name
(in block letters)

Father's name.....

A/c. No.....

Permanent address

.....

Designation

Department

Full Signature
Name
(in block letters)

Father's Name.....

.....

Designation

Department.....

PROFORMA NO. 7

LETTER OF AUTHORITY AUTHORISING THE BANK TO UTILISE THE GRATUITY OTHER DUES PAYABLE TO THE EMPLOYEE WHEN HE CEASES TO BE IN THE EMPLOYMENT OF THE.....TOWARDS ADJUSTMENT OF PERSONAL LOANS.

The Manger
The Rohtak Central Co-op Bank Ltd.
ROHTAK

Reg. :- Loan for Rs(Rs.....only)

granted to me under the scheme for loans for Personal Loans

Sir,

Whereas a loan for Rs..... has been granted to me by The Rohtak Central Co-operative Bank Ltd., Rohtak to be availed by me at.....

And Whereas I agree to authorise the bank to utilise the amount gratuity provident fund/ G.P.F and bonus and all other dues whatsoever payable to me on my ceasing to be in the employment of the departments towards payment, of the amount due on the aforesaid loan.

I here by authorise you to pay to the Bank to the extent of the outstanding balance on account of principal and interest unpaid, the amount of gratuity, provident fund/G.P.F. etc. and all other dues whatsoever payable to me on my ceasing to be in the employment of the department/institution, due retirement termination of service, demise or any other reasons whatsoever after demand by the Bank to be utilised towards payment of the outstanding, including the interest accruing due, on the above loan.

This authority is irrevocable until the loan mentioned above with interest thereon is paid in full.

Thanking you,

Yours faithfully.

Place :
Dated :

(Signature of the borrower),
P.F./G.P.F. A/c No.....
Full Address of Deptt.

Form - 8

PRONOTE

I promise to pay The Rohtak Central Cooperative Bank Ltd. Rohtak or order the sum of Rs.....(Rs.....) for value. received with interest thereon @.....per annum from this day of payment in full with half yearly rests, in monthly instalment.

Signature with Revenue Stamp

Address

(9)

ASSOCIATE MEMBERSHIP ENROLEMENT

FORM NO. 'O'

PLACE :

DATE:

To

**The Manager
The Rohtak Central Co-op. Bank Ltd.
Rohtak**

Sir,

Application for becoming an associate member of the Bank

I/We hereby apply for becoming associate member of your bank for which I/we am/are eligible under relevant provisiions of Act, Rules and bye-laws. I am also remitting value of one share in cash and the admission fee. I/We hereby undertake to adhere to the provisions of the Act Rules and bye-laws

Thanking you

Your's faithfully,
for and on behalf of
(Name of the borrower)

(Signatures)

1. Name
2. Age (If individual)
3. Father's Name (If Individual)
4. Status
(individual/properieorty concern
partnership
concern etc.)
5. Address
 - a) Office
 - b) Residence
 - c) Profession