

The Dy. General Manager (B & O)  
State Bank of India,  
Administrative Office,

Dear Sir,

**APPLICATION FOR PERMISSION TO AVAIL LOAN FROM SBI (BHOPAL CIRCLE)  
KARAMCHARI / ADHIKARI SAHKARI SAKH SAMITI MYDT. BHOPAL (KSSS / ASSS)**

1	Name of Branch / RBO	
2	Name of the employee / official	
3	Designation / Grade	
4	P F Index	
5	Date of appointment	
6	Period of confirmed service	
7	Amount of Personal Loan availed	
8	Amount of Society Loan now applied	
9	Purpose of loan	
10	Gross Salary	
11	Existing deductions (including notional interest on Personal Loan)	Less : Festival loan/Addl. PF Less : SBI Life/ASSS Contrib. Less : Society loan to be closed Add : _____ Net : Notional Intt.on P.L. (OD)
12	Monthly Installment for proposed loan	P.M.
13	Monthly deductions yet to start for Housing Loan / Addl. H.L. Availed	
14	Total Deductions	
15	Total deductions as % of Gross Salary	
16	Any Other Family / Spouse Income etc.	
17	Whether you are member of any other Credit Society / Taken loan from society	

I certify that the particulars furnished above are correct and also undertake that :

- The loan will be taken from outside agencies / Society on the terms & conditions applicable for such loans.
- Bank will not accept any liability whatsoever in respect of the loan taken by me from outside sources.
- I will not assign or give authority letter from self or my nominees to adjust the dues of the Society from Bank's / Member's Contribution to the PF, Gratuity and Leave Encashment payable to me. I also undertake that I will correctly show the transactions in statements of Assets & Liabilities required to be submitted under service rules.
- In the event of furnishing an incorrect disclosure of borrowings at the time of seeking permission, I will be liable for disciplinary action under Rules.
- The proposed loan to be availed is within my means and the deductions from salary will not cross the limit of 60% prescribed by the Bank including installment of the proposed loan.

Branch / Office :  
Date :

Signature of the employee/official

The loan application has been scrutinised and certified that the reasons/purpose adduced by the employee/official seems genuine. The conduct of the official / employee is good and having unblemished service record. Recommended for granting permission to avail loan from ASSS / KSSS.

Branch / Office / Cell

Branch Manager / HOD / RM / AGM

As per instructions contained in H R Hand Book on Staff Matters, Volume-3, Chapter 3 under Personal Loan Scheme, the powers to accord permission for availing loan from ASSS / KSSS are vested with Dy.General Manager (B & O)



# भारतीय स्टेट बैंक

## प्रमाण-पत्र

प्रमाणित किया जाता है कि श्री/श्रीमती/कु. ....  
आत्मज ..... संस्था का सदस्यता क्र. ....  
भारतीय स्टेट बैंक शाखा/कार्यालय .....ने

1. बैंक की ओव्हर ड्राफ्ट योजना के अंतर्गत ऋण प्राप्त नहीं किया है।  
अथवा
2. बैंक की ओव्हर ड्राफ्ट योजना के अंतर्गत रु. .... का ऋण लिया है।  
(कृपया सही जानकारी पर (✓) चिन्ह लगाकर प्रमाणित करें।)

हस्ताक्षर ऋणी : .....

कार्यालय / शाखा प्रबंधक  
के हस्ताक्षर एवं सील

नोट :

यदि आवेदक (ऋणी) ने बैंक की ओव्हर ड्राफ्ट योजना के अंतर्गत ऋण प्राप्त किया है उस परिस्थिति में संस्था का ऋण-आवेदन उपमहाप्रबंधक भारतीय स्टेट बैंक से अग्रेषित कराकर संस्था को प्रेषित किया जावे अन्यथा संस्था द्वारा ऋण स्वीकृत नहीं किया जावेगा।

गलत जानकारी देने की स्थिति में समस्त जिम्मेदारी आवेदक (ऋणी) की एवं नियोक्ता की होगी।



## CARE

*Application without 10% Share Money will not be considered*

**State Bank of India (Bhopal Circle)**

**Adhikari Sahakari Sakh Samiti Maryadit, Bhopal**

(A Multi State Cooperative Society Regd.No.MSCS/CR/132/2001)

C/o State Bank of India, Local Head Office, Mezz Floor, Hoshangabad Road, Tesil Huzoor,  
P.O. Bhopal, District, Bhopal (M.P.)-462011. Telephone No. 0755-2554835

**3 Blank Cheque A/c Payee in favour of SBI ASSS MYDT., BPL  
(without date & without Amount)**

**APPLICATION FOR LOAN PERSONAL SURETY  
TO BE FILLED IN BY THE APPLICANT**

1. Name (Block Letters)..... S/o/W/o/D/o.....
2. Designation.....Dept/Branch.....Membership No.....
3. Salary Particulars  
i) Basic Pay.....(ii) D.A. Rs.....Other allowances Rs.....(iii)Total Rs.....
- a) Deductions o/a of Borrowings:  
i) P.F. Advance.....(ii) Conveyance Loan.....(iii) Housing Society Loan.....  
ii) Other Loan.....(v) TOTAL.....
4. Amount of loan required Rs.....
5. Purpose for which the loan is required.....
6. Period of repayment.....Months.....
7. No. of Shares held by the applicant on date.....
8. The amount outstanding in my existing loan, if any, may be adjusted from this loan.
9. I declare that I am not a member of any other Co-operative Credit Society and that the information given above is true.
10. Salary A/c No.
11. Mobile No.
- 12.P.F.No.

Place.....  
Date.....

Signature of Applicant

**APPLICATION FOR ADDITIONAL SHARES**

To,  
The President  
STATE BANK OF INDIA (BHOPAL CIRCLE) ADHIKARI SAHAKARI SAKH SAMITI  
MARYADIT, BHOPAL.

Dear Sir,

I shall be glad if you will kindly allot \_\_\_\_\_ shares for myself and deduct the cost of the same from the proceeds of my loan account.

AGREE FOR THE SAME.

Borrower's Signature

Place.....

Date.....

RECEIVED from the President State Bank of India (Bhopal Circle) Adhikari Sahakari Sakh Samiti Maryadit, Bhopal the sum of Rupees.....  
being the amount of loan granted to me.  
Rs.....

Signature of the Borrower



**State Bank of India (Bhopal Circle) Adhikari Sahakari Sakh Samiti  
Maryadit, Bhopal**

(A Multi State Cooperative Society Regd.No.MSCS/CR/132/2001)

C/o State Bank of India, Local Head Office, Mezz Floor, Hoshangabad Road, Tesil Huzoor,  
P.O. Bhopal, District, Bhopal (M.P.)-462011. Tele No. 0755-2554835

Date.....

On Demand we jointly and severally promise to pay the President State Bank of India (Bhopal Circle) Adhikari Sahakari Sakh Samiti Maryadit, Bhopal the sum of Rupees..... together with interest there on at percent per annum with monthly compounding.

Signature of the Borrower  
(Rs.10/- Revenue Stamp)

Rs.....

Borrower's Signature.....

Residential Address.....

## LETTER OF AUTHORITY

The Chief General Manager  
STATE BANK OF INDIA  
Bhopal

Date:.....

I hereby authorise you to deduct from the balance outstanding to my deposit in Bank and salary payable to me and or any other amount whatever due payable to me, a sum of Rs.....(Rupees\* )  
and pay the amount to the STATE BANK OF INDIA (BHOPAL CIRCLE) ADHIKARI SAHAKARI SAKH SAMITI, MARYADIT BHOPAL whose receipt shall be a sufficient discharge. The remaining amount may be paid to me as per separate instructions by letter.  
I hereby declare that this authority shall not be revoked by me without the written consent of the Bank.

Member's Signature.....

Designation.....

Countersigned

Borrower's Nominee's Signature.....

Name of Nominee.....

(Block Letters)

Relationship.....

(Residential address)

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In case of my retirement, voluntary or otherwise or death, resignation, or dismissal should precede the complete liquidation of my loan. I hereby authorise the President State Bank of India (Bhopal Circle) Adhikari Sahakari Sakh Samiti Maryadit, Bhopal to claim for recovery in full whatever I owe to the Society from the amount then standing to the Deposit of my Account with the State Bank of India payor arrears of pay or any other due payable to me by the State Bank of India. I attach herewith a letter addressed to the State Bank of India authorising them to pay such amount due by me to the Society as may then be outstanding against me from the Deposit money then standing to my credit.

Signature of the Borrower

**OFFICE NOTE**

APPLICANT: Membership No.

Name :  
Designation :  
Branch / LHO :  
Pay Qualification :  
Basic Pay Rs.  
Dearness Allowance Rs.  
Other Allowance Rs.  
Total Rs.  
20 times of the above Rs.  
Share Qualification No. of  
Shares held Proposed to  
take Total No.  
Value Rs.  
10 times of the above Rs.  
Period of Service

**LOAN PARTICULARS OF APPLICANT**

Outstanding loan Rs.....      New Loan Applied for Rs.....  
Amount Recommended Rs.....

Additional Share:  
Applicant Rs.....

Total Rs.....

Total deduction Rs.....  
Loan for Rs ..... ( Rs.....  
.....)  
Sanctioned.

EMI \_\_\_\_\_, Period \_\_\_\_\_, ROI \_\_\_\_\_

Amount paid

Cheque No..... for Rs .....

Date:                      Clerk/Manager

Vice-President/President

**State Bank of India (Bhopal Circle)**  
**Adhikari Sahakari Sakh Samiti Maryadit, Bhopal**  
(A Multi State Cooperative Society Regd.No.MSCS/CR/132/2001)

**PROMISSORY NOTE**

Rs.....

I, the member borrower promise to pay the State Bank of India (Bhopal Circle) Adhikari Sahakari Sakh Samiti Maryadit, Bhopal the sum of Rs.....(in words) together with interest thereon at.....percent per annum for value received in monthly instalments of Rs.....(in words) Rs..... for .....months commencing from the month of.....

(Rs.10/- Paste Revenue Stamp)

Borrower's Signature

(Name: \_\_\_\_\_ )

Place.....

Date:.....

Residential Address

.....  
.....  
.....

**LETTER OF AUTHORITY TO DEDUCT LOAN INSTALMENT**

Place.....

Date.....

The Chief General Manager  
STATE BANK OF INDIA

.....  
.....

Sir,

I do hereby authorise you to deduct monthly from my salary the sum of Rs.....(Rupees ) and pay the amount to the STATE BANK OF INDIA (BHOPAL CIRCLE) ADHIKARI SAHAKARI SAKH SAMITI, MARYADIT BHOPAL on account of the loan for Rs..... granted to me by the Shakh Samiti on.....till the entire amount of loan with interest is liquidated.

In the event of my retirement voluntary or otherwise, death or my resignation, discharge, removal, dismissal or ceasing to be in Bank's service for any reason whatsoever. I hereby authorise you to deduct from the amount then standing to the my Bank Account, my salary, leave encashment, or any other dues payable to me in respect of said loan and to arrange for the payment of the amount so deducted to the said Sakh Samiti.

I hereby undertake not to revoke this authority, without the written consent of the Sakh Samiti, until the mentioned loan with interest is fully repaid by me.

Yours faithfully,

Borrower's Signature.....

Name.....

Designation.....

Branch/ Deptt.



# IRREVOCABLE LETTER OF AUTHORITY

Date.....

The Chief General Manager  
SBI, LHO, Bhopal

SBI (BHOPAL CIRCLE) ADHIKARI SAHAKARI SAKH SAMITI MARYADIT, DUES

I hereby authorise you to deduct from the balance standing to my Deposit Account and salary payable to me and/or any other amount whatever due and payable to me, a sum of Rs.....(Rupees.....)

.....) and pay the amount to the STATE BANK OF INDIA (BHOPALCIRCLE) ADHIKARI SAHAKARI SAKH SAMITI, MARYADIT, BHOPAL whose receipt shall be sufficient discharge. The remaining amount may be paid to me as per separate instructions by letter.

2. In case of my retirement, voluntary of otherwise or death, resignation, removal, dismissal or ceasing to be in the Bank's service for any reason whatsoever should precede the complete liquidation of my loan, I hereby authorise the President, State Bank Of India (Bhopal Circle) Adhikari Sahakari Sakh Samiti Mydit, Bhopal to claim for recovery in full whatever I owe to the Sakh Samiti from the amount then standing to the Deposit of my Account with the State Bank of India, pay or arrears of Pay or any other due payable to me by the State Bank of India. I attach herewith a letter addressed to the State Bank of India, authorising them to pay such amount due by me to the Sakh Samiti as may then be outstanding against from the Deposit in my account or any amount as stated above then standing to my accounts.

3. I hereby declare that this authority shall not be revoked by me without the written consent of the Sakh Samiti and the Bank.

Yours faithfully,

Member's Signature.....  
Designation.....

I agree with the above

Borrower's Nominee's Signature  
Name of Nominee  
(Block Letters)  
Relationship.....  
(Residential Address)



## LOAN BOND

Membership No.....

**State Bank of India (Bhopal Circle)**  
**Adhikari Sahakari Sakh Samiti Maryadit, Bhopal**  
(A Multi State Cooperative Society (Regd.No.MSCS/CR/132/2001))

.....  
(Name in Full & Block Letters)

Acknowledge having received from the State Bank of India (Bhopal Circle) Adhikari Sahakari Sakh Samiti Maryadit, Bhopal the sum of Rs..... (in words) Rupees.....being the amount of loan granted to me by the Society on the conditions mentioned in my loan application and subject to the bye-laws of the Society.

I undertake to utilise the loan for the purpose stated in the application for the loan to be repaid by monthly instalments of Rs .....bearing interest @ per annum of such rate of interest as may be decided by the Society from time to time.

I undertake to repay the loan on the due date or dates and abide by in all respects by the rules the loan in accordance with the Bye-laws of the Society.

In the event of my failure to pay three successive monthly instalments, you will be entitled to demand the entire balance outstanding in the loan with interest due thereon.

In case, if for any reason, deduction of Society dues is not effected at source from my pay, I undertake to pay the same with interest in full to the Society direct.

In case of my retirement, voluntary or otherwise or death, resignation, dismissal or default in payment of the monthly instalments, the Society shall have the right to dispose of whatever amount of mine available with the Society without previously consulting me or my legal heirs or representatives.

I also hereby authorise the State Bank of India that the entire debt remaining may be received from the amount then standing to the credit of my Deposit Account, pay or arrears of pay, or any other dues payable to me in case of my retirement voluntary or otherwise death, resignation or dismissal or default.

I undertake not to revoke the authority for deduction of instalments given to the disbursing Officer so long as any part of the loan and interest remain unpaid.

I undertake to pay to the Society whatever legal charges, cost expenses incurred by the Society in case the Society has to execute legal proceeding against me for recovery of the aforesaid loan together with interest due thereon.

I hereby authorise the Chairman of the Meeting to fill/correct amount of loan that will be sanctioned to me.

Borrower's Signature

(\*Keep Bank)

**DECLARATION**

I hereby solemnly declare that there are no dues outstanding against me from any of the Co-operative Society and that there is no enquiry or suspension order against me from the Bank authority concerned and further that I am not to retire before a period of six years from this day the.....

Date:

Signature of the Applicant