

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

Dear Sir

APPLICATION FOR PERMISSION TO AVAIL LOAN FROM SBI (BHOPAL CIRCLE ADHIKARI SHAKARI SKH SAMITI MYDT. BHOPAL (KSSS/ASSS)).

| | | |
|----|---|--|
| 01 | Name of the Branch | |
| 02 | Name of the Employee/Official | |
| 03 | Designation/Grade | |
| 04 | P F index | |
| 05 | Date of Appointment | |
| 06 | Period of confirmed service | |
| 07 | Amount of personal loan availed | |
| 08 | Amount ASSSM loan now applied | |
| 09 | Purpose of loan | |
| 10 | Gross Salary | |
| 11 | Existing deduction (Including notional interest for personal loan) | Less : Festival loan/Addl. PF Less : SBI Life/Asss Contribution Less: Society loan to be closed Add : _____ Notional Intt. On P.L (OD) Net |
| 12 | Monthly deduction for the proposed loan | P.M. |
| 13 | Monthly deduction yet to be start for Housing loan sanctioned /additional Housing | |
| 14 | Total deduction | |
| 15 | Total Deduction 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 nominee 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 snow 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 scrutinized 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 HR hand Book on Staff Matter, 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)



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, Narmadapuram Road, Tesil Huzoor,
P.O. Bhopal, District, Bhopal (M.P.)-462011. Telephone No. 0755-2554835

APPLICATION FOR LOAN

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.....
4. Amount of loan required Rs.....
5. Purpose for which the loan is required.....
6. Period of repayment.....Months
7. The amount outstanding in my existing loan, if any, may be adjusted from this loan.
8. Whether You are the member of any other Co-operative Credit Society – **Yes/NO**
9. Salary A/c No.....
10. Mobile No.....
11. P.F.No.....

Place.....

Date.....

Signature of Applicant

NOTE:-

Enclosure:-

- (i) 3 PDC in favour of SBI ASSS MYDT BHOPAL (without date & without Amount).
- (ii) Latest Salary Slip.
- (iii) DGM (B&O) Approval Letter.

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

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**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, Narmadapuram 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.

Rs.....

Signature of the Borrower

(Rs.10/- Revenue Stamp)

Borrower's Signature

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 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.

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)

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

Membership No.....

Name

Designation

Branch / LHO-

Period of Service.....

| | |
|--------------------|---------|
| Pay Qualification | : |
| Basic Pay | Rs..... |
| Dearness Allowance | Rs..... |
| Other Allowance | Rs..... |
| Total | Rs..... |

(i) Loan eligibility

20 times of the above Salary Rs.....

Shares held :
 Share Proposed :
 Total No of Share :
 Value of Share Rs.....

(ii) 10 times of the above Share value Rs

Loan will be sanctioned whichever is less Rs.....

LOAN PARTICULARS OF APPLICANT

New Loan Applied for Rs.....

Other Society Loan/Outstanding loan Rs.....

Additional Share: Rs.....

Net Payment to the Applicant Rs.....

Amount Recommended Rs.

Manager

Loan sanctioned of Rs for months with EMI of Rs
With Interest @.....

Vice-President and President

Amount paid vide Cheque No..... for Rs

Other Society Loan Cheque No..... for Rs

Date: Clerk/Manager

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

(Rupees)

Together with interest Thereon at Percent per Annum
for value received in monthly installment of Rs.....

(Rupees)

for months commencing from the month of

(Rs.10/- Paste Revenue Stamp)

Borrower's Signature

(Name:)

Place.....

Date:.....



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..... (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 installments 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 installments, 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 installments, 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 installments 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.

Borrower's Signature

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.

Signature of the Applicant

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

Place.....

Date.....