

ARTICLE LOAN

(FOR OFFICE USE ONLY)

| | | |
|--------------------|----------------------------------|--------------------|
| Shri/Smt. | | |
| Date of Membership | Date of Confirmation/ Joining | Date of Retirement |
| | | |

| LOAN | Date | Amount |
|-------------------------|-------------------|----------------|
| First Loan granted on | | |
| Difference | | |
| Article Loan granted on | | |
| Difference | | |
| Special Loan granted on | | |
| Difference | | |
| NEW | DIFFERENCE | RENEWAL |

R U P E E S

| | | | | | | | |
|------------------------------|--|--|--|--|--|--|--|
| 1. Net Pay | | | | | | | |
| 2. Basic Pay | | | | | | | |
| 3. Eligibility (Basic X) | | | | | | | |
| 4. Loan Applied | | | | | | | |
| 5. Loan Recommended | | | | | | | |
| 6. Capital Deposit Required | | | | | | | |
| 7. Capital Deposit Balance | | | | | | | |
| 8. Capital Deposit Recovery | | | | | | | |
| RECOVERY FROM LOAN | | | | | | | |
| 9. First Loan | | | | | | | |
| 10. Article Loan | | | | | | | |
| 11. Special Loan | | | | | | | |
| 12. Interest on First Loan | | | | | | | |
| 13. Interest on Article Loan | | | | | | | |
| 14. Interest on Special Loan | | | | | | | |
| 15. Capital Deposit | | | | | | | |
| 16. S G Fund (Pension / NPS) | | | | | | | |
| 17. TOTAL (9 to 16) | | | | | | | |
| 18. Loan Sanctioned (Col. 5) | | | | | | | |
| Less : Recovery (Col. 17) | | | | | | | |
| 19. NET PAYABLE | | | | | | | |
| | | | | | | | |

Membership No. _____

| | |
|------------|--|
| SOL ID | |
| Inward No. | |
| Date | |

Certified that all the above particulars are correct as per books/rules of the society.

Maker

Checker

Manager

| | | | | | | | | |
|----|---------------------------|-----|--|--|--|--|--|--|
| | RECOMMENDATIONS | | | | | | | |
| 20 | Loan Applied (Col. 4) | Rs. | | | | | | |
| 21 | Loan Sanctioned (Col. 18) | Rs. | | | | | | |

ORDERS OF THE COMMITTEE

EXECUTIVE-SUB-COMMITTEE

The Loan recommended in Col. 5 sanctioned. Recovery (Col. 17) be made. Net amount (Col. 19) be paid.

Secretary / Asst. Secretary Chairman / Vice Chairman

LOAN DISBURSEMENT DATE

Credit Rs. _____

being the amount of Loan Rs. _____
Less : Recoveries Indicated in Col. 17

R u p e e s

| | | | | | | |
|--|--|--|--|--|--|--|
| | | | | | | |
|--|--|--|--|--|--|--|

on _____

Loan Credited to **IDBI Bank A/c. No.**

[illegible]

*** Applicant's Signature**

| | |
|--------|---------|
| Date : | V. No.: |
|--------|---------|

| | |
|--------|--|
| M. No. | |
|--------|--|

| | | | | | |
|---------------------|--|--------------------|--|-------------------|--|
| No. of Installments | | Principal Previous | | Principal Current | |
|---------------------|--|--------------------|--|-------------------|--|

IDBI / SIDBI / IDBI CAPITAL MARKET / INTECH

TO BE FILLED BY APPLICANT


IDBI STAFF CO-OPERATIVE CREDIT SOCIETY LTD., MUMBAI 400 005.
APPLICATION FOR ARTICLE LOAN
गृह वस्तु खरेदी अर्ज

I, the undersigned a member of the IDBI Staff Co-op. Credit Society Ltd., Mumbai 400 005, hereby apply for Article Loan at such rate of interest as may be decided by the Society from time to time. I agree to repay the loan and interest by monthly instalments as specified by the Society from time to time. मी आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेडचा सभासद असून सोसायटी वेळोवेळी ठरविलेला व्याजाच्या दराने येणाऱ्या कर्जासाठी अर्ज करीत आहे. व सदर कर्ज व त्यावरील व्याज सोसायटी ठरविलेला मासिक हप्त्याने फेडण्याचे कबूल करीत आहे.

| | | | | | | | | | | | | | |
|---|--|--|--|--------------------------------------|--|--|--|----------------------|--|-----------|--|--|--|
| Full Name पूर्ण नांव | | Internal Phone अंतर्गत फोन | | | | | | | | | | | |
| Aadhaar Card No. आधार कार्ड क्र. | | PAN No. पॅन क्र. | | | | | | | | | | | |
| Date of Joining in IDBI/SIDBI/Intech/ IDBI Capital Market | | | | Date of Confirmation : | | | | Date of Retirement : | | | | | |
| Permanent Address रहाण्याचा पत्ता | | | | Mobile No.: | | | | SOL Id.: | | | | | |
| Loan Amount कर्जाची रक्कम | | Rs. रु. | | Rupees रुपये | | | | | | | | | |
| Loan Purpose कर्जाचे कारण | | | | | | Repayment Instalments कर्ज परतफेडीचे हप्ते | | | | 96 / MAX. | | | |
| Basic Pay मूल पगार | | Rs. रु. | | PF / NPS Balance (Attach Statement): | | | | | | | | | |
| Sureties जामीन | | I offer the following sureties for this Loan या कर्जाला खालील जामीन असतील. | | | | | | | | | | | |
| नांव Shri | | | | | | Basic Pay मूल पगार Rs. | | | | | | | |
| नांव Shri | | | | | | Basic Pay मूल पगार Rs. | | | | | | | |
| <p>The basic pay of the sureties should not be less than that of the applicant. However, if the applicant's basic pay is more than Rs. 15,000/- the basic pay of each surety should not be less than Rs. 15000/-. Sureties salary slips should be submitted for verification and return. जामीनांचा मूल पगार अर्जदाराच्या मूल पगारापेक्षा कमी असता कामा नये. परंतु अर्जदाराचा मूल पगार रु. १५०००/- पेक्षा जास्त असल्यास प्रत्येक जामीनाचा मूल पगार रु. १५०००/- पेक्षा कमी असता कामा नये. जामिनांची पगार पत्रके सोसायटीच्या कार्यालयात दाखवून परत घ्यावीत.</p> <p>I shall produce evidence, on demand, to show that the amount of Loan is utilised for the purpose applied for. I hereby declare that I have not borrowed from any other Co-operative Credit Society. I agree to abide by the Bye-laws and the rules of the Society now in force or as may be modified or altered from time to time. I authorised the Society to deduct the amount required towards Capital Deposit, S. G. Fund or any previous loan balances with Interest etc. from the amount of loan sanctioned and to credit the balance to my Bank account. Above information furnished by me is true and correct. Required Capital deposit 7% will be recovered from sanction loan amount. S. G. Fund is recovered from loan sanctioned amount which is non-refundable.</p> <p>ज्या कारणासाठी मी कर्ज मागितले त्याच कारणासाठी खर्च केले असल्याचा पुरावा मागितल्यास मी तो सादर करीन. मी जाहीर करतो की मी दुसऱ्या कोणत्याही सहकारी पतपेढीतून / सहकारी बँकेकडून किंवा दुसरी बँक किंवा संस्थेकडून कर्ज घेतलेले नाही. मी सोसायटीचे सध्याचे पोट-नियम व नियम व त्यात वेळोवेळी होणारे बदल यांस अनुसरून वागेन व ते मला बंधनकारक रहातील. भाग भांडवल कर्जाची बाकी, व्याज, वगैरेचे रक्कम मंजूर झालेल्या कर्ज रकमेमधून वळते करून घेण्याचे व बाकी रक्कम माझ्या बचत खात्यात जमा करण्याचे अधिकार सोसायटीला देत आहे. मी वर दिलेली सर्व माहिती खरी व बरोबर आहे. मंजूर केलेल्या कर्ज रकमेतून ७ टक्के शेअर कॅपिटल कापून घेण्यात येईल.</p> <ul style="list-style-type: none"> All fields are mandatory संपूर्ण अर्ज भरणे अनिवार्य / आवश्यक आहे. Applicant / sureties Take Home Pay should not be less than Rs. 15,000/- अर्जदार / जामिनदार यांच्या हातात येणारा पगार रु. १५,०००/- पेक्षा कमी नसावा. | | | | | | | | | | | | | |
| <p align="right">* Applicant's Signature (सही)</p> | | | | | | | | | | | | | |
| Date तारीख | | Society A/c. No. सोसायटी खाते क्र. | | | | Empl. Code | | | | | | | |
| IDBI Bank A/c. No. | | | | | | | | | | | | | |



Dear Sir,

ARTICLE LOAN AGREEMENT
(SUBJECT TO JURISDICTION OF MUMBAI)

THIS AGREEMENT is executed by
.....(Name & address) hereinafter called the "Borrower") at..... on this.....day of.....20..... in favour of IDBI Staff Co-operative Credit Society having its registered office at (hereinafter called "Society").

WHEREAS at the request of the borrower, the Society has granted Long Term Loan of Rs.
(Rupeesonly)
(hereinafter referred to as "The Loan") for the purpose mentioned in the application dated
(Application) upon the representations, undertakings & affirmations made by the Borrower in the Application and on the terms and conditions stated hereinafter as may be modified from time to time.

I, NOW IN CONSIDERATION, of the Borrower agreeing to borrow from the Society and the Society agreeing to lend and advance the Loan to the Borrower(s), the Borrower hereby agrees, undertakes and declare as under:
The undersigned, (full name) Smt. / Shri. _____

_____acknowledge having received from the IDBI Staff Co-op. Credit Society Ltd., Mumbai (hereinafter referred to as "The Society") the amount of Long Term Loan Rs. _____
(Rupees: _____)
for the purpose stated in the application.

1. The Borrower agrees to repay the said Loan by monthly installments of Rs. _____
each with additional monthly installments of interest thereon at the rate of or as specified by the Society from time to time. The Borrower shall repay the said Loan on the due date/s and shall utilize the Loan proceeds only for the purpose stated in the Application.
2. The Borrower agrees and confirms that his/her employer viz: IDBI Bank Ltd. /SIDBI/ICMS/IDBI Intech (hereinafter called the Employer) has been unconditionally and irrecoverably authorized by him/her and shall be competent to deduct from his/her salary or wages payable, any amount as advised by the Society towards the installments/repayment of the Loan together with interest. The Society shall have absolute right to demand any amount which has fallen due and not paid by the Borrower, from the Borrower's employer and to pay the amount so deducted to the Society in satisfaction of the said Loan & the Interest thereon owing by the Borrower to the Society under the above mentioned Loan.
3. I undertake to purchase the goods mentioned in the application (hereinafter referred to as the "said goods") and said goods shall stand hypothecated in favour of the Society. I undertake to maintain the said goods in good condition. I also declare that I have not taken loan for the said goods from any other institution.
4. In case of default on my part in repaying any of the installments of the loan and payment of interest thereon on due dates or in the event of breach of any items of this agreement and or of the any of your rules, you shall be entitled to take possession of the said goods and dispose them off for the purpose of recovering your dues in whatever manner you shall deem fit without being liable to any claim, suit or any other proceeding. In the event of any shortfall, I shall pay the balance to you on demand.
5. Until I have repaid the loan in full together with interest provided herein, I shall not sell, pledge, hypothecate or otherwise encumber or dispose off or part with the said goods without your prior approval in the IDBI Bank Ltd./SIDBI/ICMS/IDBI Intech; you shall also be entitled to inspect or cause to be inspected the said goods through a person nominated by you and I shall give free access to your nominee(s) for inspecting the said goods at any reasonable time during the day, I undertake to maintain the goods in good condition and repair normal wear and tear expected.
6. In case of cessation of my employment with the Employer in IDBI Bank Ltd./SIDBI/ICMS/IDBI Intech for any reason, entire amount of the Loan interest thereon shall become due for repayment forthwith and the Borrower hereby agrees that the Society is authorized to make a demand to the Employer and the Employer shall be competent to deduct first the amount towards repayment of my dues as advised by the Society from the pay, allowance, provident fund, gratuity, commutation of pension, pension, family pension, etc., payable to me IDBI Bank Ltd. / SIDBI/ ICMS/ IDBI Intech (Employer) and to pay the said amount so deducted to the Society in towards the satisfaction of the Loan together with interest thereon owing by to the Society.

* Signature of Borrower

7. The Borrower agrees that the Loan together with interest shall be secured by (i) a Demand Promissory Note (ii) general lien on various deposits held by the Borrower with the Society and/or (iii) also by pledging/creating specific/general charge on unit/certificates of Share, bonds, securities, certificate of mutual funds etc., held by me in discharge of the Society.
8. The Borrower agrees and undertakes that the Society has all the rights to realize the dues in the Loan account by debiting my deposit / other accounts maintained with the Society and the Borrower authorise the Society to do so without any notice. In case of any default in payment of principal and/ or interest of the Loan, the Society shall be free to take any legal action against the Borrower to recover the amounts due from him/her.
9. I accept and agree to abide by the Byelaws of the Society now in force and/or as may be modified/ altered from time to time. I also undertake that I shall not borrow from any other Co-op. Credit Society till the said loan is repaid by me in full.

IN WITNESS WHEREOF the Borrower has set his/her hand to these presents on this day written above.

*** Signature of Borrower**

10. We, the undersigned have noted the contents mentioned in para (1 to 9) above. The Borrower is known to us and has requested us to stand as Sureties for the Loan and we have agreed voluntarily to become the sureties for the Loan in consideration of the above. We hereby agree and undertake to be jointly and severally liable to the Society for the due repayment of the said Loan with interest thereon in accordance with the above terms and conditions of the loan Agreement, conditions and the Byelaws and Rules of the Society amended from time to time. We also agree and confirm that our Employers viz IDBI Bank Ltd./SIDBI/IDBI Intech/ICMS are unconditionally and irrecoverably authorized by us and shall be competent to deduct from the salary or the wages payable to us, such amount of the said Loan with interest thereon as may be advised by the Society in case of cessation of employment of the borrower in the IDBI Bank Ltd./SIDBI/IDBI Intech/ICMS or any reason whatsoever. We hereby agree that our Employer viz IDBI Bank Ltd. / SIDBI/IDBI Intech/ICMS shall be competent to deduct first the amount towards repayment of the dues under the above Loan as advised by the Society from the pay, allowances, provident fund, gratuity, commutation of pension, pension, family pension, lien in the bank account etc, payable to us by IDBI Bank Ltd./SIDBI/IDBI Intech/ICMS (our Employer) and to pay the amount so deducted to the Society in satisfaction of the said Loan and Interest thereon owing by the Borrower to the Society, even in case of cessation of our employment for any reason.
11. We agree and undertake to inform the Society about any change in the present employment / cessation of job with the present Employer. In such an event (resignation/cessation) we shall be discharged from liability as Surety only if any other Surety is substituted in our place by other acceptable Surety to the satisfaction of the Society. The dues will not be settled unless a new Surety is substituted in our place.
12. On demand, I promise to pay to the Society a sum of Rs. _____
(Rupees _____)

*** Signature of Borrower**

SURETIES MUST BE IDBI SOCIETY'S MEMBER

Sign of Surety _____ Sign of Surety _____

Full Name _____ Full Name _____

SOL ID _____ Designation _____ SOL ID _____ Designation _____

Society Membership No. _____ Society Membership No. _____

Pan No. _____ Pan No. _____

Mobile No. _____ Mobile No. _____

Date of retirement _____ Date of retirement _____

**All Signature verified by Supervisor
or officer IDBI/SIDBI/ICMS/Intech**
Signature _____
Name _____
Designation _____
Emp. Code : _____

The Secretary,
IDBI Staff Co-op. Credit Society Ltd.,
Mumbai - 400 005.
Dear Sir,



DEMAND PROMISSORY NOTE
(SUBJECT TO JURISDICTION OF MUMBAI)

Place

Date

Rs.

ON DEMAND I, Shri/Smt/Ms. _____ son /
wife / daughter of Shri. _____ aged about _____ years,
residing at _____
promise to pay to the IDBI Staff Co-operative Credit Society Ltd., or Order the sum of Rs. _____
(Rupees _____ only) together with interest thereon
at the rate of _____ per annum compounded monthly / quarterly / half yearly / yearly for value
received.

* Signature verified

* Signature

One Rupee
Revenue
Stamp And
Sign Across the
stamp

Name : _____

Authorised Officer of Society



FORM K

(See rule 45(1) of the Maharashtra Co-operative Society's Rules, 1961)

To,
The Secretary,
IDBI Staff Co-operative Credit Society Ltd.,
Mumbai - 400 005.

I (Name) of
(Address)

.....
am/have become a member of more than one Co-operative Credit Society / Co-operative Bank.
names of which are given below

- (1)
- (2)
- (3)
- (4)

I do hereby declare as required by rule 45 of the Maharashtra Co-operative Societies Rule 1961 that I shall borrow only from:

**** IDBI Staff Co-operative Credit Society Ltd., ****

***WITNESS:**

SIGNATURE :
FULL NAME :
SOCIETY A/C. No. :
PLACE :
DATE :

***APPLICANT**

SIGNATURE :
FULL NAME :
SOCIETY A/C. No. :
PLACE :
DATE :

CHECKLIST

Ensure that —

I. Filling up this form is mandatory for sanction of loan.

II. You and witness have signed the form

III. Savings account no. of the applicant and the witness is written.

IV. Names of the Co-operative Credit Society /Co-operative Bank with address are written.

V. Loan liability Certificate from which you have borrowed should be attached with this form.

CHECK LIST FOR THE LOAN FORM

- First page - Signature and account no. in which the loan to be credited (right hand side mid)
- Second page - Completely filled by applicant with signature at bottom.
- Third page - Signature of Borrower on right hand side.
Please fill the details.
Loan sanctioned amount and EMI will be filled by Society.
- Fourth page - (1) Signature (ii) of borrower on right hand side.
(2) Suretie's signature and their details. (Sureties should be member of Society and if you're applying for more than 1 Loan then sureties must be different for each Loan.
(3) Signature of officer, other than sureties, and applicant in all signature verified supervisor box.
- Fifth page - Demand Promissory Note completely filled by applicant along with ₹ 1/- Revenue Stamp.
- Documents required with the Loan Form:
 - I) Applicant's three (3) month's salary slip
 - II) Latest salary slip of both sureties
 - III) Applicant's Address Proof (Any One)
 - 1) Adhaar card
 - 2) Driving License
 - 3) Passport
- Applicant's NPS/PF Statement
- Details for Stamp paper/ESBTR/ E-stamp / Franking :
(For E-stamp & ESBTR) Amount - Rs. 100/-
1st Party - Applicant's Name
2nd Party - IDBI Staff Co-op Credit Society Ltd.
PAN - AAAAI0083Q
Article Code - 5(h) A (iv)
Consideration Amount - Amount of Loan.

(For Stamp paper)
Please write following line on stamp paper
"This stamp paper is an integral part of the Loan Agreement between (applicant's name) & IDBI Staff Co-op Credit Society Ltd." *Make sure the applicant and sureties also sign on stamp paper.
(Make sure the applicant and sureties also sign on stamp paper.)

(Note: If you're applying for more than 1 Loan, then different sureties are required for each Loan)