## **FIRST LOAN**

	SOL ID	
	Inward No.	
_	Date	

## (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			The Loan recomm	
1. Net Pay								be made. Net amo	ount (Coi.
2. Basic Pay									
3. Eligibility (Basic X )								Secretary / Asst	. Secreta
4. Loan Applied								LOAN DISBURS	EMENT
5. Loan Recommended								EO/ II DIODONO	
6. Capital Deposit Required								Credit Rs. ——	
7. Capital Deposit Balance								being the amoun	
8. Capital Deposit Recovery									
RECOVERY FROM LOAN								Rupees	
9. First Loan									
10. Article Loan									
11. Special Loan									
12. Interest on First Loan									
13. Interest on Article Loan								on Loan Credited to	n IDRI R
14. Interest on Special Loan								20dil Oroditod to	
15. Capital Deposit									
16. S G Fund (Pension / NPS)									
17. TOTAL (9 to 16)									
18. Loan Sanctioned (Col. 5)								Date :	
Less : Recovery (Col. 17)								M. No.	
19. NET PAYABLE									
								No. of Installments	Pr Pr
	IDE	31/	SIDI	BI/	IDE	I CA	PIT	TAL MARKET / IN	NTECH

	nbersnip ivo			- Da						
	Certified that all t books/rules of the	the above p e society.	articu	lars	are	corre	ect a	s pe	er	
	Maker	Che	cker				Mar	nage	er	_
	R	RECOMME	NDA <sup>-</sup>	TIOI	NS					
20	Loan Applied (C	ol. 4)	Rs.							
21	Loan Sanctione	d (Col. 18)	Rs.							
•										
	ORD	ERS OF TH	E CO	MMI	TTE	Ε				
	EXE	CUTIVE-SUI	3-COI	MMI	TTE	=				
The L	oan recommende ade. Net amount (	ed in Col. 5 s Col. 19) be <sub>l</sub>	anctio	oned	. Red	cove	ry (C	ol. 1	7)	
Sec	retary / Asst. Sec	cretary		Cha	airma	an / ˈ	Vice	Cha	airm	an
LOA	N DISBURSEME	NT DATE								
Cred	lit Rs. ———									
	g the amount of L : Recoveries Ind		ol. 17							
	Rupees									
on – Loa	n Credited to <b>ID</b>	BI Bank A/d	. No.							
				* Aı	opli	cani	t's S	ian	atui	re
Date	:		V. N					J		-
M. No			7.14							
No. o	of Ilments	Principal Previous				Princ				

#### TO BE FILLED BY APPLICANT



# IDBI STAFF CO-OPERATIVE CREDIT SOCIETY LTD., MUMBAI 400 005. APPLICATION FOR FIRST LOAN प्रथम कर्ज मागणी अर्ज

I, the undersigned a member of the IDBI Staff Co-op. Credit Society Ltd., Mumbai 400 005, hereby apply for First 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 असन सोसायटी वेळोवेळी ठरविल त्या व्याजाच्या दराने येणाऱ्या कर्जासाठी अर्ज करीत आहे. व सदर कर्ज व त्यावरील व्याज सोसायटी ठरविल त्या मासिक हप्त्याने फेडण्याचे कबल करीत आहे. Internal Phone Full Name पर्ण नांव अंतर्गत फोन Aadhaar Card No. PAN No आधार कार्ड क्र. पॅन क्र. Date of Joining in IDBI/SIDBI/Intech/ Date of Date of **IDBI** Capital Market Confirmation: Retirement: Permanent Address Mobile No: रहाण्याचा पत्ता SOL Id.: Rs. Rupees -Loan Amount कर्जाची रक्कम रुपये रु Repayment Instalments 120 MAX. Loan Purpose कर्जाचे कारण कर्ज परतफेडीचे हप्ते PF / NPS Balance (Attach Statement): Basic Pay मूळ पगार Rs. रु. Sureties जामीन I offer the following sureties for this Loan या कर्जाला खालील जामीन असतील. नांव Shri Basic Pay मुळ पगार Rs.\_\_ नांव Shri Basic Pay मूळ पगार Rs.\_ 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 मुळ पगार अर्जदाराच्या मुळ पगारापेक्षा कमी असता कामा नये. परंतु अर्जदाराचा मूळ पगार रु. १५०००/- पेक्षा जास्त असल्यास प्रत्येक जामीनाचा मळ पगार रु. १५०००/- पेक्षा कमी असता कामा नये. जामिनांची पगार पत्रके सोसायटीच्या कार्यालयात दाखवन परत घ्यावीत. 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. 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 मंजुर झालेल्या कर्ज रकमेमधुन 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.

- 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.

\* Applicant's Signature (सही)

Date तारीख				Society A/c. No. <del>सोसायटी खाते क्र</del>							Empl. Code				_					
IDBI Bank A/c. No.																				

SOR CREDITOR

Dear Sir,

#### **FIRST LOAN AGREEMENT**

(SUBJECT TO JURISDICTION OF MUMBAI)

THIS AGREEMENT is executed by
(Name &
address) hereinafter called the "Borrower") at on thisday of20 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) unconditionally and irrecoverably has been 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. In case of cessation of the Borrowers employment with the Employer in IDBI Bank Ltd. / SIDBI / IDBI Intech/ICMS for any reason, entire amount of the Loan and interest thereon shall becomes 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 the Borrowers dues as advised by the Society from the pay, allowance, provident fund, gratuity, commutation of pension, pension, family pension, lien to his bank account, etc., payable to the Borrower by IDBI Bank Ltd./SIDBI / IDBI Intech/ICMS and to pay the said amount so deducted to the Society towards the satisfaction of the Loan together with interest thereon by the Borrower to the Society.
- 4. 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 the Borrower and (iv) a right to set off various deposits held by the Borrower with Society in case of a event of default.
- 5. The Borrower agrees and undertakes that the Society has all the right to realize the dues in the Loan account by debiting my deposit / other accounts maintained with the Society and the Borrower authorizes 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.

6. The Borrower accepts and agrees to abide by the Byelaws of the Society now in force and / or as may be modified/ altered from time to time. The Borrower also undertakes that he/she shall not borrow from any other Co-op. Credit Society till the said loan is repaid by the borrower in full.

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

### \* Signature of Borrower

- 7. We, the undersigned have noted the contents mentioned in para (1 to 6) 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 the 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 reasons.
- 8. 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 the

	• • • •	s substituted in our p	lace by other accep	table Surety to the satisfaction of turn place.
9.	On demand I promise to pay to	the Society a sum	of Rs	
	(Rupees			)
				* Signature of Borrowe
	SU	RETIES MUST BE ID	BI SOCIETY'S MEM	IBER
	Sign of Surety		Sign of Surety	
	Full Name		Full Name	
	SOL ID Designati	ion	SOL ID	Designation
	Society Membership No.		Society Membersl	hip No
	Pan No		ified by Supervisor SIDBI/ICMS/Intech	l Pan No
	Mobile No			Mobile No
	Date of retirement	Designation		Date of retirement

Emp. Code:

The Secretary,

IDBI Staff Co-op. Credit Society Ltd.,

Mumbai - 400 005.

Dear Sir,



## **DEMAND PROMISSORY NOTE**

(SUBJE	CT 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-ope	erative Credit Society Ltd., or Orde	r the sum of Rs	
(Rupees	only) to	ogether with interest	thereo
at the rate of per annun	m compounded monthly / quarterly	/ half yearly / yearly f	or value
received.			
		One Rupee	
		Revenue	
		Stamp And	
* Signature verified	* Signature	Sign Across the stamp	
. <b>.</b>	, and the second		
	Name :		

**Authorised Officer of Society** 



## **FORM K**

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

(See Faire 19(1) of the Principal Co operative Secrety S Italies, 1891)
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
The second of the second secon
(1)
(9)
(2)
(3)
(4)
\ <del>'</del> )

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:		<u>APPLICANT</u>	
SIGNATURE	:	SIGNATURE	:
FULL NAME	:	FULL NAME	:
SOCIETY A/C. No.	:	SOCIETY A/C. No.	:
PLACE	:	PLACE	:
DATE	:	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 that 1 Loan, then different sureties are required foe each Loan)