

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 ` _____ Notional Intt.on P.L. (OD) Net ` |
| 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)