

# STATE BANK OF INDIA

DEPUTY GENERAL MANAGER (B&O)

REGIONAL MANAGER

Please Approve

PERMISSION TO OBTAIN LOAN FORM

STATE BANK OF INDIA (BHOPAL CIRCLE)

ADHIKARI SAHAKARI SAKH SAMITI MARYADIT BHOPAL

1. Name of the Branch -----
2. Name of the employee -----
3. Designation of the employee -----
4. Date of appointment -----
5. Period of confirmed service -----
6. Amount of personal loan availed -----
7. Amount of ASSS loan now applied -----
8. Purpose of loan -----
9. Gross salary -----
10. Existing deductions (including -----  
National Interest for personal loan -----
11. Monthly deductions for the proposed loan -----
12. Monthly Deduction yet to start for housing -----  
Loan sanctioned / availed -----
13. Total deductions (10+11+12) -----
14. Total deductions (13) as percentage of -----  
Gros salary -----
15. Whether the employee is member of any -----  
Other cooperative credit society. -----

I have scrutinised the loan application of the employee and certify that the requirement of the employee is genuine and the loan will be utilised for the purpose mentioned above. There is no instance during the last three years when the deductions of the employee crossed the permissible limit of 60%. Recommended for granting permission to the employee for availing loan from Adhikari Sahakari Sakh Samiti Maryadit, Bhopal.

CHIEF/BRANCH MANAGER

STATE BANK OF INDIA

REGION.....

ZONAL OFFICE.....

DATED.....



# भारतीय स्टेट बैंक

प्रमाण - पत्र

प्रमाणित किया जाता है कि श्री/श्रीमती/ कु. ....

आत्मज.....संस्था का सदस्यता क.....

भारतीय स्टेट बैंक शाखा /कार्यालय.....ने

१. बैंक की ओल्डर ड्रॉप्ट योजना के अंतर्गत ऋण प्राप्त नहीं किया है।

अथवा

२. बैंक की ओल्डर ड्रॉप्ट 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 ओल्डर ड्रॉप्ट योजना के अंतर्गत ऋण प्राप्त किया है उस परिस्थिति में संस्था का ऋण-आवेदन उपमहाप्रबंधक भारतीय स्टेट बैंक से अश्रेषित करवाकर 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. Tele No. 0755-2554835, 4288298

**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. Name of the person to whom the applicant has stood surety in this society  
.....Membership No.....
9. The amount outstanding in my existing loan, if any, may be adjusted from this loan.
10. I declare that I am not a member of any other Co-operative Credit Society and that the information given above is true.
11. Salary A/c No.
12. Mobile No.
13. 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 shares for my surety and deduct the cost of the same from the proceeds of my loan account.

I AGREE FOR THE SAME.

**Borrower's Signature**

**CERTIFICATE (Application)**

This is to certify that Kum./Smt./Shri.....  
is a PERMANENT EMPLOYEE of the State Bank of India.

**DEDUCTION**

Designation	I) P.F. Advance, if any	Rs.
Date of Birth	II) Car/Scooter Loan	Rs.
Service	III) Housing Society Loan	Rs.
Basic Pay	IV) Festival Loan	Rs.
Dearness Allowance	V) Other Loans	Rs.
Other Allowance	<b>Total</b>	

Place.....

Date.....

**AGM/CHIEF/BRANCH MANAGER  
(Office Seal)**

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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**

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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, Hoshangabad Road, Tesil Huzoor,  
P.O. Bhopal, District, Bhopal (M.P.)-462011. Tele No. 0755-2554835, 4288298

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 thereon at.....percent annum for value received to cash.

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

**Rs.....**

**Witnesses**

**1. Name**

**Address**

**Borrower's Signature.....**

**2. Name**

**Address**

**Residential Address.....**

**LETTER OF AUTHORITY**

The Chief General Manager  
**STATE BANK OF INDIA**  
Bhopal

Date:.....

I hereby authorise you to deduct from the balance standing to my credit in the Provident Fund Account due and 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, 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.

WITNESS

(1) Signature.....	Member's Signature.....
Designation.....	Designation.....
Address.....	

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 credit of my Provident Fund Account with the State Bank of India pay or arrears of Pay, Bonus, Gratuity 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 Provident Fund 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

Amount of old loan	Rs.....	New Loan Applied for Rs.....
Amount paid	Rs.....	Amount Recommended Rs.....
Amount due old loan	Rs.....	
Interest	Rs.....	
Emergency Loan due	Rs.....	
Interest	Rs.....	

**Addl. Share:**

Applicant	Rs.....	
Surety	Rs.....	
Entrance Fees	Rs.....	
Postage	Rs.....	
Net liability payable to SBI	Rs.....	
Staff Co-operative Society Ltd		Total deduction Rs.....
No.x-342		

Others	Rs.....	Net benefit Rs.....
Total	Rs.....	Loan for Rs.....may be Sanctioned.

Remarks  
Sanctioned by Circulation/Meeting  
On ..... Under Resolution No.....

1. President
2. Posted in Ledger
- 3.

Amount paid  
Cheque No.....for Rs..... State Bank of India (Bhopal Circle)  
Adhikari Sahakari Sakh Samiti Maryadit, Bhopal Cheque No.....for  
Rs.....

Date: Clerk/Accountant/Manager Director/Vice-President/President

## LETTER OF AUTHORITY

The Chief General Manager  
**STATE BANK OF INDIA**  
Bhopal

Date: \_\_\_\_\_

I hereby authorise you to deduct from the balance standing to my credit in the Provident Fund Account due and 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, 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 consent of the Bank.

WITNESS

(1)	Signature.....	Member's Signature.....
	Designation.....	Designation.....
	Address.....	

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 credit of my Provident Fund Account with the State Bank of India pay or arrears of Pay, Bonus, Gratuity 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 Provident Fund money then standing to my credit.

**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)

**TIME PROMISSORY NOTE**

**Rs.....**

We, the member borrower and his surety, jointly and severally 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:.....

Witness (i)

1. Name

Witness (ii)

2. Name

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, 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 credit of my Provident Fund Account (Both members & Bank's contributions with interest), my salary, leave encashment, bonus, gratuity 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,

Signature.....

WITNESS

Signature:.....

Name.....

Name.....

Designation.....

Branch/Deptt.....

Branch/ Deptt.

**IRREVOCABLE LETTER OF AUTHORITY**

Date.....

- 1. The Trustees  
State Bank of India Employees' Provident Fund
- 2. The Chief General Manager  
SBI, LHO, Bhopal

**SBI (BHOPAL CIRCLE) ADHIKARI SAHAKARI SAKH SAMITI MYDT, DUES**

I hereby authorise you to deduct from the balance standing to my credit in the Provident Fund Account (Both Bank's & Member's Contributions with interest due and 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 (BHOPAL CIRCLE) 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 credit of my Provident Fund Account with the State Bank of India, pay or arrears of Pay, Bonus, Gratuity 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 Provident Fund or any amount as stated above then standing to my credit.

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.....

**WITNESS**

(1) Signature:..... I agree with the above  
Designation.....Countersigned

Address..... Borrower's Nominee's Signature  
Name of Nominee  
I agree with the above (Block Letters)  
Relationship.....  
(Residential Address)



**LOAN BOND**

LOAN BOND NO.....

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 are 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 Provident Fund Account, pay or arrears of pay, Bonus Gratuity 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**

**WITNESS**

Signature:.....

Name in full .....

Branch/Deptt.....

Date:.....

(\*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.....

**Signature of the Applicant**

Date: