The Rewari Central Cooperative Bank Ltd; Rewari

Annexure- I

Application for Personal Loan

To

The Chief Executive Officer/General Manager
The Rewari Central Cooperative Bank Ltd;
Rewari.
Through Branch Office _____.

Dear Sir,

Subject: Personal loan to permanent Govt./Semi Govt. Deptt. employees .

I request you to grant me loan of Rs. _____(Rupees _____
_____only) as personal loan for the purpose of……. I am eligible for the loan applied for under the scheme of personal loan being a permanent employee of the……
Name of Department with complete of…….years
My monthly evolvements comprising of basic pay + D.A are shown as under:-

	Amount	**Deduction**	**Net carry home salary**
Basic pay			
Grade pay			
D.A.			
Spl. Allowance			
Total:			

I also agree to abide by all the terms and conditions of the scheme as applicable from time which I have read thoroughly.

I furnish the following documents as required under the scheme.

1. Employer's Certificate certifying the applicant as permanent employee.
2. Salary statements last three months
3. Identity proof.
4. Application for nominal membership with nominal fee deposit receipt.
5. Thanking you,

Yours faithfully,

Signature_____

Name _____

Designation _____

Name of the Deptt. in which working at present

_____

Home Address. _____
_____

The particulars given above by the applicant are verified. He is eligible for the loan of Rs._ _ _ __ _ (Rupees _____) under the scheme. He has deposited Rs. ---------- as nominal membership fee vide receipt No. _____ dated _____. Hence, application of loan is recommended and forwarded to H.O. for sanction please.

Branch Manager,
C.B. B.O._____

Annexure-I-A

E-mail:- cbsrewari.haryana@gmail.com Contact No. 01274-251414

दो रेवाड़ी केन्द्रीय सहकारी बैंक लिमिटिड, रेवाड़ी

THE REWARI CENTRAL CO-OP BANK LTD; REWARI

Head Office:- 1652QZ, Circular Road, Opp. Main Post Office, Rewari

---

Ref. No. ..... Date:.....

photo

1. PERSONAL INFORMATION.

1. Name _____

   Father's name _____

   Mother name _____

   Spouse name (Wife/Husband) _____

2. (i) Residential Address _____

   _____

   (ii) Permanent Address _____

   _____

   PAN No.(Self) _____

   Mobile No. _____

   Bank Account No. _____

   Name of Bank/Branch _____

3. Date of Birth Day_ _ _ _ _ _ Month _ _ _ _ _ _ year _ _ _ _ _ _ _

4. Sex : Male/Female __ _ _ _ __ _ _ _ _

5. Education : _ _ _ _ _ _ _ _ _ _
   (Under graduate/Graduate/Post Graduate)

6. Occupational Detail : Employee of : _____

7. Name and Address of Employer/Establishment & Department (Complete Address)

   _____

8. Designation : _____

9. Length of Service) _____Years_____Months_____

10. Monthly /Annual Income (Self)
    Basic pay
    D.A.
    Spl. Allowance
    Total:
    Other regular monthly income Rs. _____
    (Please specify Source)

11. Do you own a House : Yes/No _____/ _____

    If yes, is the house mortgaged : Yes/No. _____/No_____
    Location & Address of house.

12. Vehicle : Type of Vehicle : _____ : _____

    Two Wheeler: _____: _____

    Four Wheeler: _____: _____

    Owned/ Hypothecated _____:

13. Present Liability: Rs. _____

14. Purpose of Loan. _____

15. Loan amount Rs. _____

    Proposed Repayment period _____

    Proposed Monthly Repayment Rs. _____

16. Two Personal References

    1. Name :_____ 2. _____

       Address _____ Address _____

       Account No. _____ Account No. _____

       Bank_____ Bank _____

Declaration :

I/We declare that all the particulars and information given in the application form are true, correct and complete and that they shall form the basis of any loan, the Rewari Central Coop. Bank Ltd; Rewari B.O._____ may decide to grant me/us.

I/We undertake to inform the Rewari Central Coop. Bank Ltd; Rewari B.O. _____ regarding change in my/our occupation/ employment /residential address and to provide any further information that the bank may require.

I/we confirm that I/We do not have any other credit facilities with any bank other than that mentioned above. I/we confirm that if I/we avail of any credit facilities with any other bank in future, I/we will furnish the details to Coop. Bank immediately. I/we further authorize the bank to credit all sums received by the bank or standing to the credit in my/our name jointly or severally to the loan account, if necessary. I/we confirm that the funds will be used for stated purpose and will not be used for speculative purpose. I/we confirm that we are resident Indians.

I also understand that the sanction of the loan is subject to the execution of documents as per the Bank's requirements. I agree that the Bank has a right to make such enquiries about me as it/they think(s) fit.

Place : _____ Signature of Applicant.

Date : _____

Annexure-II
(Stamp Rs.100)

FORM -4

AGREEMENT

(Under Section 45 of the Haryana Cooperative Societies Act, 1981)

Whereas I _____ undertake that I have been enrolled as a nominal member of the Rewari Central Cooperative Bank Ltd; Rewari have this _____day of _____ received a loan of Rs. _____ (Rupees_____) bearing interest at the rate of _____% for annually to be paid monthly to the bank. I do hereby agree that my present employer as well as any subsequent employer shall be competent to deduct from the salary payable to me a sum of Rs. _____ (Rupees _____) every month along with the interest within a period of _____months as intimated by the bank in satisfaction of the above mentioned Department.

I do hereby further agree that in case of my leaving the service for any reason, either by resignation for better prospects discharge or dismissal from service before the repayment of loan, I also hereby authorize my employer to effect recovery of the loan repayment from any amount due/payable to me from them towards my dues receivable from the salary, wages P.F. Gratuity and bonus payable to me by him, the whole amount or such part of it as may be intimated to him by the said Bank as the balance of loan and interest thereon outstanding agents me.

In witness, whereof, I do hereby affix my hand on the day of specified herein before.

I also undertake to keep those items in good condition and not to sale or otherwise dispose of the same during the period of the said loan.

I further undertake that assets purchased will be insured in the joint name of the borrower & the bank.

Place:
Dated:

Witness:

1. Signature in full _____ Signature of Borrower.

Full name _____ Address _____

Name of the Deptt./Institution Name of the Deptt./Institutions.

Place. Post Office

1. . Signature in full _____ District

Full name _____ PIN CODE :

Name of the Deptt./Institution
Place.
Mobile No.

Annexure-III

(Stamp Rs.100)

THE REWARI CENRTAL CO-OPERATIVE BANK LTD. REWARI

AGREEMENT OF GURANTEE

This agreement of guarantee is made at ..... this ..... day of ..... 202_ between ..... (hereinafter called the guarantor(s) which terms shall , wherever the context so permits mean and include his/her/their (heirs, successors, administrators, executors and assigns) of the first part and The Rewari Central Co-operative Bank Ltd. B/o ..... having its head office, 1652QZ, First Floor, Opp Main Post Office, Circular Road, Rewari as II part (hereinafter called the Bank which terms shall, wherever the context so permits mean and successors, and assigns of the second part.)

Whereas We, _____ & _____ hereby undertake to be jointly and severally liable to the above mentioned Bank for the due repayment of personal loan advance to Shri_____employee of _____for

Rs._____(Rupees_____along loan with interest @ _____% in accordance with the terms and conditions laid down by the bank as per sanction letter of the bank. I/We hereby agree that our liability as sureties under this agreement shall not be impaired or discharged by reasons to any time or other indulgence granted by the bank to the said _____ or by any agreement entered into composition accepted by the bank modifying by operation of loan or otherwise their rights and remedies under the above agreement.

Signature of sureties.

1. Full Signature
   Name :
   (In Block Letter)
   Father's Name:
   G.P.F. A/c. No.

   Permanent address.

   Designation
   Department.
   Mobile No.
   Aadhar No

Signature of sureties.

2. Full Signature
   Name :
   (In Block Letter)
   Father's Name
   G.P.F. A/c. No.

   Permanent address.

   Designation
   Department.
   Mobile No.
   Aadhar No.

Annexure- III-A (Ist Guarantor)

PHOTOGRAPH

GUARANTOR'S INFORMATION

1. Name&address of the guarantor _____
2. Father's/Husband's name _____
3. Correspondence address _____

   _____

   _____

4. Office address _____

   _____

   _____

5. Permanent Address _____

   _____

   _____

6. Date of Birth _____
7. Qualification _____
8. Adhaar No. _____
9. Is he/she is an income tax payer:-
   Income Tax PAN No._____ Voter ID No._____

   Passport No._____ Driving License No. _____

10. Telephone Nos._____(R) _____ (O)
11. Type of guarantor/ Salaried
    Name _____Designation_____

    Office address_____ Income _____

    (Enclose photocopies of documentary evidence in support of the above)

Having fully apprised myself of the particulars submitted in loan application dated _____ for _____(mentioned purpose) loan to be considered by the Bank to Shri/Smt./Miss _____ Son/Wife/Daughter of Shri _____, I have decided to furnish my guarantee for repayment of the loan in case of default. I hereby declare that I know the above mentioned applicant (s) very well for the last _____no. of years. The information furnished by me is true and correct to the best of my knowledge & belief.

Date :

Place : SIGNATURE OF GUARANTOR

Annexure- III-B (For Ist Guarantor)

"FOR OFFICE USE ONLY"

BO _____

BRIEF CONFIDENTIAL REPORT OF INDIVIDUALS (BORROWER/GUARANTOR)

Sr. No.	**Particulars**	**Borrower**	**Guarantor**
1.	Name & Address of Borrower/ guarantor		
2.	Purpose of loan & Amount		
3.	Details of Immoveable Property		
	(a) Situated at		
	(b)Whether encumbered/ unencumbered		
	(c) Present Market Value (Approx.)		
	(d) Source of verification		
4.	Past dealings with the Bank		
5.	Market report on borrower/guarantor		
6.	Any other relevant information		

COMMENTS/RECOMMENDATIONS OF BRANCH MANAGER

(Mention the date of visit at Borrower(s) residence/work place).

BRANCH MANAGER

Annexure-III-A (For IInd Guarantor)

PHOTOGRAPH

GUARANTOR'S INFORMATION

1. Name&address of the guarantor _____
2. Father's/Husband's name _____
3. Correspondence address _____

   _____

   _____
4. Office address _____

   _____

   _____
5. Permanent Address _____

   _____

   _____
6. Date of Birth _____
7. Qualification _____
8. Adhaar No. _____
9. Is he/she is an income tax payer:-
   Income Tax PAN No._____ Voter ID No._____

   Passport No._____ Driving License No. _____
10. Telephone Nos._____(R) _____ (O)
11. Type of guarantor/ Salaried
    Name _____Designation_____

    Office address_____ Income _____

    (Enclose photocopies of documentary evidence in support of the above)

Having fully apprised myself of the particulars submitted in loan application dated _____ for _____(mentioned purpose) loan to be considered by the Bank to Shri/Smt./Miss _____ Son/Wife/Daughter of Shri _____, I have decided to furnish my guarantee for repayment of the loan in case of default. I hereby declare that I know the above mentioned applicant (s) very well for the last _____no. of years. The information furnished by me is true and correct to the best of my knowledge & belief.

Date :

Place : SIGNATURE OF GUARANTOR

Annexure- III-B (IInd Guarantor)

"FOR OFFICE USE ONLY"

BO _____

BRIEF CONFIDENTIAL REPORT OF INDIVIDUALS (BORROWER/GUARANTOR)

Sr. No.	**Particulars**	**Borrower**	**Guarantor**
1.	Name & Address of Borrower/ guarantor		
2.	Purpose of loan & Amount		
3.	Details of Immoveable Property		
	(a) Situated at		
	(b)Whether encumbered/ unencumbered		
	(c) Present Market Value (Approx.)		
	(d) Source of verification		
4.	Past dealings with the Bank		
5.	Market report on borrower/guarantor		
6.	Any other relevant information		

COMMENTS/RECOMMENDATIONS OF BRANCH MANAGER

(Mention the date of visit at Borrower(s) residence/work place).

BRANCH MANAGER

Annexure-IV

From :

_____

EMPLOYER'S CERTIFICATE.

To

The Chief Executive Officer/General Manager
The Rewari Central Cooperative Bank Ltd; Rewari
B.O. _____

Certified that Sh. _____S/o/W/o Sh. _____ Designation _____is working in this ---------- presently posted at _____ is a permanent/Ad- Hoc/engaged through Govt. agency employee since _____. He is drawing Basic pay of Rs. _____ D.A. _____other allowance _____ and Total Rs. _____. All deductions out of his pay are Rs. _____and net payable Rs. _____ . His P.F. /G.P.F. A/c No. is _____, date of birth is _____. Date of joining the service is _____, date of confirmation of service is _____ and date of retirement _____. The balance in his P.F. A/c. is Rs. _____. The Department/Institution undertake to deduct a sum of Rs. _____ (Rupees _____) every month from _____and remit the same by draft/cheque payable at Rewari to your bank until the whole amount of loan with interest is repaid or until the bank give in writing not to make deduction. It is also certified that above employee is not retiring within a period of 4 years. It is also certified that in case of transfer of the applicant (Loanee) the amount of loan installments will be recorded in his LPC. If, the Deptt./Institution fail to deduct the above amount to the bank, the bank is at liberty to take action against the Deptt. to recover the same under Section 110 of the Haryana Cooperative Societies Act, 1984 amended 2006

In case of retirement, resignation, termination or death etc. of the employee, the Deptt. will not release his/ her retirement benefits without the consent of bank until the loans are adjusted fully.

Note: It is certified that the employee is not under suspension and no charge sheet is pending against him.

Signature of Borrower

Employer/D.D.O
(Rubber Stamp of the Institution/Deptt.
Attested)

Branch Manager.
C.B. B.O._____

Annexure- IV-A

E-mail:- cbsrewari.haryana@gmail.com Contact No. 01274-251414

दी रेवाड़ी केन्द्रीय सहकारी बैंक लिमिटिड, रेवाड़ी

THE REWARI CENTRAL CO-OP BANK LTD; REWARI

Head Office:- 1652QZ, Circular Road, Opp. Main Post Office, Rewari

---

Ref. No. ..... Date:.....

To

The Head of the Department

_ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _

_ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _

Dear Sir

Personal Loan application of Sh./Smt._ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _

With reference to captioned loan application and undertaking given by your goodself, please confirm having noted.

" THE DEPARTMENT WILL INFORM THE BANK WHEN THERE IS A SEVERANCE DUE TO BORROWER'S TRANSFER, RESIGNATION, RETIREMENT ETC".

Branch Manager

B.O……..

Annexure- V
(Stamp Rs.10)

श्रीमान शाखा प्रबन्धक,
दी रेवाड़ी केन्द्रीय सहकारी बैंक लि0,
शाखा.....।

विशय :– **<u>बैंक से लिए गए व्यक्तिगत ऋण की वापिसी हेतु चैक देने बारे।</u>**

श्रीमान जी,

नम्र निवेदन है कि मैं ..... सुपुत्र/सुपुत्री/धर्मपत्नी श्री ....मोहल्ला ..... निवासी..... का रहने वाला/वाली हूँ। मैं ..... विभाग में ..... पद पर कार्यरत हूँ और दी रेवाड़ी केन्द्रीय सहकारी बैंक लि0, मुख्यालय शाखा ..... से निजी ऋण मु0 ..... (..... रुपये) लेना चाहता हूँ/चाहती हूँ। इस निजी ऋण के लिए (बैंक का नाम) ..... बैंक के चैक नं .... से .....चैक दिये है। यदि मैं ऋण नहीं चुका पाता/पाती हूँ तो बैंक को अधिकार होगा कि उपरोक्त चैकों को लगाकर अपने ऋण की वसूली कर ली जावे। इस सम्बन्ध में मुझे कोई आपति नहीं होगी।

प्रार्थी

नाम : .....

पिता/पति का नाम : .....

पता : .....

मोबाईल : .....

Annexure- VI-A
(Stamp Rs.10)

हल्फनामा

मैं ..... पुत्र/पुत्री ..... निवासी ..... डाकघर ..... तहसील ..... जिला ..... का निवासी हूँ और ब्यान करता हूँ किः–

1. यह कि मैं उपरोक्त पते का स्थाई निवासी हूँ।
2. यह कि मैं बतौर ..... (पद) विभाग ..... का स्थाई कर्मचारी हूँ।
3. यह कि मैं आपके बैंक से पर्सनल लोन ले रहा हूँ और आपके बैंक (दी रेवाड़ी केन्द्रीय सहकारी बैंक लि0, रेवाड़ी) शाखा ..... में मेरा खाता नं0 .... है।
4. यह कि मैं अपनी सैलेरी (बैंक का नाम) ..... खाता संख्या ..... द्वारा प्राप्त कर रहा /रही हूँ।
5. यह कि मैं उपरोक्त लोन की अदायगी समय पर करुंगा/करुंगी तथा मैं दी रेवाड़ी केन्द्रीय सहकारी बैंक लि0, रेवाड़ी तथा अपने विभाग के सभी नियमों का पालन करुंगा/करुंगी।

डिपोनेन्ट

तसदीक

मैं हल्फन तसदीक करता हूँ कि मेरा उक्त ब्यान सही व दुरुस्त है। इसका कोई भाग ना ही गलत है तथा ना ही इसमें कुछ छिपाया गया है।

डिपोनेन्ट

Annexure- VI-B
(Stamp Rs.10)

हल्फनामा

मैं ..... पुत्र/पुत्री ..... निवासी ..... डाकघर ..... तहसील ..... जिला ..... का निवासी हूँ और ब्यान करता हूँ कि:–

1. यह कि मैं उपरोक्त पते का स्थाई निवासी हूँ।
2. यह कि मेरे पति/पिता/माता बतार ..... (पद) विभाग..... का स्थाई कर्मचारी है।
3. यह कि मेरे पति/पिता/माता आपके बैंक (दी रेवाड़ी केन्द्रीय सहकारी बैंक लि0, रेवाड़ी) शाखा ..... से पर्सनल लोन ले रहे है।
4. यह कि मेरे पति/पिता/माता आपके बैंक से अपनी सैलेरी (बैंक का नाम) ..... खाता संख्या ..... द्वारा प्राप्त कर रहे है/रही है।
5. यह कि मुझे उपरोक्त लोन के बारे में जानकारी है तथा मैं मेरे पति/पिता/माता का/की नामिनी हूँ।
6. यह कि मेरे पति/पिता/माता द्वारा लिए गए उपरोक्त लोन की जिम्मेदारी लेता/लेती हूँ तथा उनके किसी कारणव"ा ऋण अदायगी ना करने की स्थिति में मैं उपरोक्त ऋण की अदायगी समय पर करुंगा/करुंगी तथा मैं दी रेवाड़ी केन्द्रीय सहकारी बैंक लि0, रेवाड़ी के सभी नियमों का पालन करुंगा/करुंगी।

डिपोनेन्ट

तसदीक

मैं हल्फन तसदीक करता हूँ कि मेरा उक्त ब्यान सही व दुरुस्त है। इसका कोई भाग ना ही गलत है तथा ना ही इसमें कुछ छिपाया गया है।

डिपोनेन्ट

Annexure- VII

THE REWARI CENRTAL CO-OPERATIVE BANK LTD. REWARI

No……/ Dated ……..

Sh …….
S/o. …….
Vill. ……PO……
Tehsil.....District ……..

Subject: Application for personal loan - sanction thereof.

Memo:

Your application dated …….. for advancement of personal loan has been considered and sanctioned for Rs…….. lacs (Rs. ……..... only) by the General Manager, CCB, Rewari the following terms and conditions hereunder:-

1. The applicant must a permanent employee of Govt/Semi Govt. Department.
2. In case of adhoc/engaged through agencies with CCB Rewari/appointed through part I and IInd policy of Haryana Govt./employee of added schools/colleges/in private sector/reputed schools/colleges and esteemed companies in the district should have submit permanent Govt. employees guarantee as Ist Gurantor and IInd some reputed person with Two IDs
3. The loan will be advanced after obtaining the employer's certificate.
4. Salary statements of last three months.
5. Salary release by D.D.O.
6. Last three years income tax returns.
7. He should be regular employee and should have 2 years regular services and Seven years service should be remained of his retirement.
8. Two good sureties on stamp paper of Rs. 100/-.
9. Two photos.
10. Identity proof (PAN Card, Driving License, Ration Card etc. specify)
11. The post dated cheques of that Bank in which he draws his salary will be obtained from the loanee employee in lieu of recovery of loan (From guaranter's if loanee employee is illiterate).
12. The loanee will have to open a SB account with our concerned Branch and he will have to maintain minimum balance of equal to the amount of one loan installment each month.
13. The intt. will be charged @ ……% p.a. on monthly basis by debiting the loan account of the borrower (other than bank employees) and 3% penal interest will be charged in case of default.
14. **The affidavit will be obtained if excess deductions are made.**
15. **Affidavit will be obtained from the nominee/spouse of the loanee.**
16. **Sureties will become Nominal members.**
17. **Loanee must be covered under PMJJBY or PMSBY.**

You are advised to follow the above mentioned terms and conditions. The recovery will be made in 60 equal monthly installments @ Rs……../- alongwith interest of sanctioned loan Rs…….. lacs.

General Manager

Endst.no……/ Dated ……

CC The Branch Manager B.O ……for information and with the direction to complete all the requisite formalities be got complete before advancement of loan. You will be personally responsible for recovery of above loan.

General Manager

Annexure - VIII

Letter of Continuity

Whereas on ..... 20..... The Rewari Central Cooperative Bank Ltd, B.O. ..... Hereinafter referred to as Bank has agreed to open Personal Loan account not exceeding Rs. ..... (Rupees .....only) in the name of Sh. ..... S/o Sh. ..... resident of village/city ..... P.O. ..... Teh. ..... Distt. ..... hereinafter referred to as the borrower and member, on such terms and conditions as have been set out in the Personal Loan agreement date ..... Between the member and the bank in consideration of the said sum, the member has delivered to the bank demand promissory note for the sum of Rs. ..... (Rupees ..... only)

I hereby agree to undertake that the said Promissory Note for Rs. ..... (Rupees ..... only) shall operate as continuing security for all money existing and further which may at any time here after become due in the said Personal Loan account, not withstanding that it may in the meantime or from time to time brought to credit.

Revenue
Stamps

Place :

Dated :

Signature of the Borrower

Name _____

S/o _____

Vill./ City _____

PO. _____

Distt. _____

Annexure- IX

FORM- 5
PRONOTE

I promise to pay the Rewari Central Cooperative Bank Ltd; Rewari or order the sum of Rs. _____ (rupees _____) for value received with interest thereon @ _____% per annum from this day of payment in full with yearly/half yearly/quarterly/monthly rests, in _____ monthly installment.

In case of default/irregularities in repayment of my loan I shall be liable and agree to pay penal rate of intt.@ _ _ _ _ _% extra p.a. beside usual intt. of rates.

Signature with Revenue Stamp.

Designation

Department

WITNESS:

1.

2.

Annexure- X

E-mail:- cbsrewari.haryana@gmail.com Contact No. 01274-251414

दी रेवाड़ी केन्द्रीय सहकारी बैंक लिमिटिड, रेवाड़ी
THE REWARI CENTRAL CO-OP BANK LTD; REWARI

Head Office:- 1652QZ, Circular Road, Opp. Main Post Office, Rewari

---

Ref. No. ..... Date:.....

To

The Chief Executive Officer/ General Manager,
The Rewari Central Cooperative Bank Ltd;
Rewari.

Sub;- **Application for nominal member.**

R/Sir,

I hereby apply for becoming Nominal Member of your bank for which I am eligible under relevant provision of the Act, Rules and Bye-Laws. I am also remitting the admission fee. I hereby undertake to adhere.

Thanking you,

Yours faithfully,

Dated:

Signature.

Name _____

Designation _____

Home Address _____

_____

OFFICE REPORT.

Sh. _____S/o Sh. _____ has deposited admission fee Rs. 510/- on _____ and he is eligible to enroll as a Nominal Member of the bank, so it is recommended that he may please be admitted as Nominal Member. The borrower is well known to me and he has signed in my presence.

Branch Manager,

B.O. _____

Admitted as Nominal Member.