

Udaynarayanpur-Amta Co-operative Credit Society Ltd.

Regd. No.- 16 Dated : 16-12-1985
Udaynarayanpur, Howrah



LOAN APPLICATION FORM

Udaynarayanpur-Amta Co-operative Credit Society Ltd. your Society is the leader of Non Agricultural Finance of Udaynarayanpur & Amta Block. The Society is also the leader of Self-Help Group formation for catering the needs of the women of this Udaynarayanpur Block.

LOAN PRODUCTS	DEPOSITS	INSURANCES
<ul style="list-style-type: none">★ HBL (Repairs of House)★ Purchase of Land★ Personal Loan★ Small Business Loan★ Loan Against NSC/KVP/LIC★ Loan Against FD/CC/RD★ SHG Loan	<ul style="list-style-type: none">★ Society Offers Higher interest rate on deposits.★ Various deposit scheme to suit your investment need★ Easy Loan at low rate of interest against your deposit.★ Deposit is guaranteed by Deposit Insurance Organisation.	
		<div>INSURANCES</div> <ul style="list-style-type: none">★ Locker Facility at very low cost★ Documentation Simplified★ No hidden costs★ Friendly Atmosphere★ Safety and Security★ Registered under. A.R.C.S. Howrah.

Please Contact your Society for more information details.

LOAN

1. PURPOSE :

Loan may be provided for any purpose including consumption/asset creation, Repair of House, purchase of land (for house) small business Angan Wori (worker/helper) Teacher, Govt employee except for any sort of business/trading or any sort of unsocial/illegal purpose.

2. ELIGIBILITY :

- The applicant must be permanent resident of U.N.Pur/Amta Block Area.
- The applicant must be a nominal member of the Society before obtaining loan.
- The applicant must be a permanent employee of Govt/Semi-Govt./Local Self Govt.Govt.aided Institution/Angan Wari worker/Para-teacher.
- The applicant must have a minimum remaining service length of atleast three years.

3. QUANTUM OF LOAN :

- Maximum as per financial Status.
- Minimum Rs. 5000/-

4. REPAYMENT OF LOAN :

- The entire loan shall be repaid by a minimum 12 EMI and maximum 120 EMI. The last EMI of loan in every case shall end well before 12 months of the retirement of employee.
- The borrower shall have to open a Savings Bank account at the Society and through the said account adjustment will be made with his/her loan account towards repayment of the loan by post dated cheques.
- In case of dishonour of post dated cheques, provisions of Section 138 of the N.I. Act or other sections of the Act will attract.
- In case of default due to bouncing of post dated cheques or for any other reasons, a penalty will be charged as decided by the Society from time to time on the defaulted EMI amount which may realised through the Savings Bank Account of the borrower.
- Any expenses incurred due to issuing of notices pursuasion for recovery or for any legal expenses incurred by the Society due to default by the borrower, shall be recovered from the borrower through his / her Savings Bank A/c. or through other processes.

5. SUCURITY :

- Service security will be ensured by execution of an agreement under Section 59 of WBCS Act, 2006
- Guarantor is required considering the length of service of the applicant and for Central Govt. Employee provision for guarantor must. 1 guarantor if the loan is less than Rs. 101,000/- 2 guarantor loan less than Rs. 5,00,000/- other 3 requir.
- Spouse as a guarantor, in case of loan allowing deduction upto 75% provided both the spouses are earning members.
- Post dated cheques duly filled in and signed by the borrower and authorisation to the Branch Manager to deduct from the salary.

6. DOCUMENTS TO BE SUBMITTED DURING APPLICATION :-

- Duly filled in nominal membership application form, if not already a nominal member of the Society.
- Loan application in Society's prescribed form (saleable)
- Pay statement as per Society prescribed format on official letter head in original duly signed and issued by the DDO/Employer along with attestation of the applicant. However,
- Proof of residence viz. copy of Voter Identity Card, Passport, Driving Licence, recent Electricity bill, recent Land Line telephone bill Aadhaar Card etc.
- A declaration as per Society already has any such loan, the details thereof.
- 'No objection'/'Non-defaulter' certificate with details of loan outstanding from the concerned ECCS, if any and if there is no ECCS, a declaration is to be submitted by the applicant stating that there is no ECCS in this office.
- In case of High School Teachers who have completed only one year of service, certificate of confirmation of service from the Secretary of the School and approval of D.I. of schools.
- Where guarantor is required, declaration of guarantor in prescribed format and submit guarantors pay certificate.
- Any other documents as may required by the Society if necessary.

N.B.- The Management of the Society at any time has the right to relax or exempt or impose any condition as may think fit for the interest of the Society.

To,
The Secretary
Udaynarayanpur-Amta Co-operative Credit Society Ltd.
Udaynarayanpur, Howrah
Phone : (03214) 257-306

Affix
Pasport
Photo

Through the Manager,

A. Sub. : Application for Business Loan

Dear Sir,

I do hereby apply for a loan of Rs. (Rupees) for the purpose mentioned hereunder.

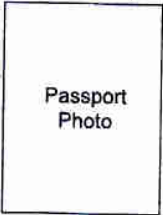
I declare and undertake to abide by the provisions of the Byw-laws of the society, WBCS Acts and Rules or any other Rules that may be applicable to me. The loan as such may kindly be granted. My particulars are furnished below.

1. Name of the Applicant :	19. Min. Monthly Requirement to
2. Father's / Husband Name :	maintain family :
3. a) Permanent Address :	20. Amount of Loan of Rs. :
b) Present Address :	21. Details of Previous Loans
4. Caste :	from the Society Ltd. if any.
5. Religion :	Date of loan.....
6. Date of Birth :	Amount of Loan.....
7. Phone No. :	Date of full & final payment
8. Type of Business :
9. Share of Business :	22. Detail loan from ther Bank. :
10. Trade Licence :	a) Name of Bank :
11. Profession Enrolment No. :	b) Date of Loan :
12. Last pay of P. Tax :	c) Amount of Loan :
13. Rented / Own house :	
14. Rent upto :	
15. Place of Business :	
16. Address :	
17. No. of department family member :	
18. Purpose of Loan :	

I do hereby declare that the information given above are true to the best of my knowledge and belief. If any information given above is found false and misleading, I will solely be responsible the Udaynarayanpur-Amta Co-operative Credit Society Ltd. may proceed any legal action against me at any court in India.

Signature of the applicant

To,
The Secretary / Chairman
 Udaynarayanpur-Amta Co-operative Credit Society Ltd.
 Udaynarayanpur, Howrah.
 Ph. No.- (03214) 257-306



A. Sub. : APPLICATION FOR

Dear Sir,

I do hereby apply for a loan of Rs..... (Rupees only) for the purpose mentioned hereunder. I declare and undertake to abide by the provisions of the Bye-laws of the Society Ltd. WBCS Acts and Rules or any other Rules that may be applicable to me. The loan as such may kindly be granted. My particulars are furnished below.

1. Name of Applicant					2. Phone :		
3. Date of Birth					4. Date of retirement :		
5. Religion :					6. Caste(SC/ST/OBC/General) :		
7. Father's Name :					8. Existing Bank A/c. if any :		
9.(a) Present Address :					9.(b) Permanent Address :		
10/ Designation :					11. Date of Joining service :		
12. Name & address of the Institution/Deppt with phone no.							
13. Name, designation & address of the DDO/Employer with phone :							
14. Salary drawn for the month							
Basic	DA	HRA	MA	Others	Gross salary	Deduction	Net salary
					=Rs.		=Rs.
15. No. of dependent family members :					16. Purpose of loan :		
Additional monthly income, if any :							
Min. monthly requirment to maintain family.					Proposed repayment period :		
17. Details of previous loans from the UACCS Ltd. if any					18. Details of loan from other Bank/ECCS		
Name of the Brancg :					Name of the Bank/ECCS :		
Amount of loan :					Amount of loan :		
Date of full & final payment					Outstanding :		
19. Whether loans taken from any other sources ? Specify :							
20. Name of the Guarantor, if required :							
Date of retirmant :							

I do hereby declare that the informations given are true to the best of my knowledge and belief. If any information given above is found false and misleading, I will solely responsible and the Udaynarayanpur-Amta Co-operative Credit Society Ltd. May proceed any legal action against me at any court in India.

Signature of the Applicant

B. Declaration U/S 59 of the WBCS Act, 2006 : Authorisation for deduction of dues from salary / wages in case of default of loan.

I, Sri/Smt.....Son/Daughter / wife of.....
of (address).....
and a permanent employee of
do hereby agree and authorised my employer to deduct monthly installment of loan together with interest thereon and penal interest if any and also any other dues payable by me to tyhe Udaynarayanpur-Amta Co-operative Credit Society Ltd. from / out of my monthly / fortnightly / weekly and and or leave salary or wages or any orther remuneration of like nature and in the event of cessation of my service from my employer the entire amount of the outstanding loan, interest thereon, penal interest, if any, and other dues payable by me to the Society of my Retiring Gratuety / Death Gratuity / Death Gratuity / Security deposit etc as may be and payable to me by the Employer on demand in writing by the Society in terms pf Section 59 of the WBCS Act, 2006 before settlement of my claims finally.

Date.....

Signature of the Applicant

Signature of the Applicant

Signature of the Applicant attested by the
Present Employer/DDO with seal

The Applicant signed in my presence

Signature of the Manager

C. DECLARATION OF LOANS FROM OTHER SOURCES

I do hereby declare that I have no outstanding loans to any Bank / Financial Institution / Govt.

OR

I have taken loans from the following Financial Institutions whose details are given hereunder :

	1	2
Name of the Bank		
Amount of loan taken		
Date of loan taken		
Period of repayment		
Loan outstanding with date		
Remarks		

I do further declare that if I am provided with a loan from this Society I will not apply for loan to other Bank till my final payment to this Society or without prior permission from this Society.

*Strike out the portion which is not applicable.

Signature of the Applicant

(Specimen Copy)

(To be printed / typed on Official Letter Head)

D. Monthly salary certificate for the Month of

Name of the Employee :

Permanent Residential Address as per Service Records :

Designation :

Date of Birth :

Date of Joining :

Date of Retirement :

Details of Monthly Salary :

<u>Gross Income</u>	<u>Monthly Deduction</u>
Basic :	GPF / CPF :
DA :	P. Tax :
HRA :	Group Insurance :
MA :	PF Loan :
Others :	Other (Special) :
Total (Rs.) : Total (Rs.) :	

Signature of the Employer / DDO
with Office Seal

Signature of the Employee
Signature Attested by :

Signature of the Employer / DDO
with Office Seal

AGREEMENT U/S 59 OF THE WBCS ACT. 2006

This indenture made this _____ day of _____ of _____

Between _____

Son / Daughter / Wife of _____

residing at _____

hereinafter referred to as "the Borrower" of the FIRST PART AND THE UDAYNARAYANPUR-AMTA CO-OPERATIVE CREDIT SOCIETY LTD. having its registered office at Udaynarayanpur, Howrah hereinafter referred to as Udaynarayanpur-Amta Co-operative Credit Society Ltd. of the OTHER PART.

WEREAS THE Borrower is a nominal Member of the Society named hereinabove, AND WHEREAS the Borrower has applied to the Society for a loan of Rs. _____ /- (Rupees _____) only for the purpose of _____

AND WHEREAS the Society has sanctioned a sum of Rs. _____ (Rupees _____) only to the Borrower for the purpose of _____

NOW THIS INDENTURE OF AGREEMENT WITNESSETH that in consideration of granting of the said

Loan of Rs. _____ /- (Rupees _____) only to the Borrower by the Society the Borrower hereby undertake to repay

the said Loan together with interest @ _____ % per annum by monthly instalment of Rs. _____ /- each together with interest, over & above the normal rate of interest the borrower shall pay interest @2% per annum on the defaulted amount, if any, to the Society and the Borrower hereby undertakes also that his/her Employer shall be competent to deduct from his/her monthly salary or wages the said instalments of Loan including the interest and overdue thereon and pay to the Society on account of repayment of the said loan and the Employer of the Borrower shall also be competent to recovery the balance dues on account of the said loan as per demand of the Society by way of deduction from the retiring gratuity and/or death gratuity and/or salaries and/or wages payable to the Borrower by such Employer and pay the said money to the Society in satisfaction of any debt of the Borrower and / or other demand of the Society against the Borrower. The Borrower hereby undertakes that he/she and/or his/her legal heirs, nominees and assignees will be bound by the said recovery of dues by the Employer of the Borrower for the purpose of paying to the Society on account of dues of the said loan.

IN WITNESS WHEREOF the Society and the Borrower hereby sign, seal and execute this indenture of agreement on the day, month and the year written hereinabove first.

WITNESS :

1. _____

2. _____
Name of the Witness in Block Letters
& Address

1. _____
Signature of Witness

2. _____
Signature of Witness

Full Signature of Borrower

Seal of the Society

Signature of Manager

PROFORMA AGREEMENT U/S 59 FOR GUARANTO SPECIMEN COPY

Please type on Rs. 10/- Non-Judicial Stamp Paper

AGREEMENT U/S 59 OF THE WBCS ACT-2006

This indenture made this day of of between
Son/Daughter/Wife of hereinafter referred to as "the Guarantor" of the
FIRST PART and UDAYNARAYANPUR-AMTA CO-OPERATIVE CREDIT SOCIETY LTD. herein after referred as the
Society (which expression shall unless excluded by or repugant to context, mean and include its successors and
assigns) of the OTHER PART

AT WHEREAS Sri the borrower has applied to the Society for
a loan of Rs. /- (Rupees)

AND WHEREAS the Society has sanctioned a sum of Rs. /- (Rupees
.....) to Sri the Borrower.

AND WHEREAS Sri has consented to stand as a
Guarantor for the said loan :

NOW THIS INDENTURE OF AGREEMENT WITNESSTH that in consideration of granting of the said loan of
Rs. /- (Rupees)

only to Sri the Borrower by the Society the Guarantor hereby
undertakes to repay the said loan together with interest @ % per annum alongwith penal @ 1 % per
month on the defaulted EMI amount to the Society in case of non-repayment/default of the said loan by Sri

..... the Borrower and that the Guarantor hereby undertakes also that
his/her Employee/DDO shall be competent to deduct from his/her monthly salary or wages the said instalments of the
loan including the interest accrued thereupon and pay to the Society on account of repayment of the said loan and the
Employer of the Guatantor shall also be competent to recovery the balance dues on account of the said loan as per
demand of the Society by was of deduction from retiring gratuity and/or death gratuity and/or salaries and/or wages and
/or wages and/or any other dues payable to the Guarantor by such Employer and pay the said money to the Society
against Sri the Borrower. The Guarantor hereby further undertakes
that he/she that he/she and/or his/her legal heirs, nominees and assignees will be bound by the said recovery of dues by
the Employer the Guarantor for the purpose of paying to the Society on account of dues of the said loan.

IN WITNESSTYH WHEREOF the Society and the Guarantor hereby sign, seal and exedutive this indenture of agree-
ment on the day, month and the year written hereinafter first.

WITNESS :

1.

(Full Signature of the Guarantor)

2.

(Full Sig. of the Manager)

(Signature, Name & Address of the Witnesses)

D. ENQUIRY REPORT AND RECOMMENDATION OF THE FIRD OFFICER
(For Office use only)

I have personally enquired in respect of the concerned application and the said informations and particulars as submitted by the applicant are true & correct and therefor being satisfied about scope of repayment I do hereby recommmed the loan application of Sri/Smt.....
an employee of
for an amount of Rs..... (Rupeesonly)

Date.....

Signature

E. RECOMMENDATION OF THE BRANCH MANAGER (For Office use only)

Date.....

Signature of Manager

F. RECOMMENDATION OF THE BRANCH COMMITTEE (For Office use only)

Signature of the Manager

Signature of the Chairman/Secretary

(FOR HEAD OFFICE USE ONLY)

1. Recommendation of the loan officer (Sub-Accountant)

2. Recommendation of the Chief Executive Office / Secretary

3. Date of sanctioned by the Loans and Recovery Sub-Committee with terms and conditiions

Sanctioned in the Loans and Recovery Sub-Committee meeting of the Society on
for Rs. /- (Rupees only)
at % p.a. repayable in EMI in favour of Sri/Smt.
an employee of
as MT/LT (S.E.) Loan under Udaynarayanpur-Amta Co-operative Credit
Society Ltd. as per existing norms of the Society.

Signed the Order Sheet

Sub-Accountant

Deputy Manager-II

Deputy Manager-I

Chelf Executive Officer