

Shri/Smt.		
Date of Appointment	Date of Confirmation	Date of Membership

LOAN	Date	Amount
First Loan granted on		
Difference		
H. P. Loan granted on		
Difference		
Edu. Loan granted on		
Difference		
NEW	DIFFERENCE	RENEWAL

R U P E E S

[illegible]

IDBI / SIDBI / IDBI CAPITAL MARKET / INTECH

SOL ID	
Inward No.	
Date	

Membership No. _____

Certified that all the above particulars are correct as per books/rules of the Society.

Clerk

A.A.O./Manager

RECOMMENDATIONS

20	Loan Applied (Col. 4)	Rs.							
21	Loan Sanctioned (Col. 5)	Rs.							

ORDERS OF THE COMMITTEE

EXECUTIVE-SUB-COMMITTEE

The Loan recommended in Col. 18 sanctioned. Recovery (Col. 17) be made. Net amount (Col. 19) be paid.

Secretary / Asst. Secretary

Chairman / Vice Chairman

LOAN DISBURSEMENT

DATE _____

Credit Rs.

being the amount of Loan Rs. _____
Less : Recoveries indicated in Col. 17

R u p e e s

Applicant's Signature

Loan Credited to Society Account No.

on _____

Loan Credited to IDBI A/c. No.

M. No.

V. No.

Instalments

Mly Rec.

Principal

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 I D B I Staff Co-op. Credit Society Ltd., Mumbai 400 005, hereby apply for Advance for Household Article 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 असून सोसायटी वेळोवेळी ठरविल त्या व्याजाच्या दराने येणाऱ्या कर्जासाठी अर्ज करीत आहे. व सदर कर्ज व त्यावरील व्याज सोसायटी ठरविल त्या मासिक हप्त्याने फेडण्याचे कबूल करीत आहे.

Full Name पूर्ण नांव		Internal Phone अंतर्गत फोन	
Aadhaar Card No. आधार कार्ड क्र.		PAN Card No. पॅन कार्ड क्र.	
Date of Joining Intech in IDBI/SIDBI/IDBI Capital Market		Date of Confirmation	
Residential Address रहाण्याचा पत्ता		Place	
		Mobile No.:	
		SOL Id :	
Loan Amount कर्जाची रक्कम	Rs. रु.	Rupees रुपये	
Loan Purpose कर्जाचे कारण			Repayment Instalments कर्ज परतफेडीचे हप्ते
Basic Pay मूळ पगार	Rs. रु.	Last month's salary slip enclosed गेल्या महिन्याचे पगार पत्रक जोडले आहे.	
Sureties जामीन	I offer the following sureties for this Loan या कर्जाला खालील जामीन असतील.		
नांव Shri			Basic Pay मूळ पगार Rs.
नांव Shri			Basic Pay मूळ पगार Rs.
<p>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.</p> <p>जामीनांचा मूळ पगार अर्जदाराच्या मूळ पगारापेक्षा कमी असता कामा नये. परंतु अर्जदाराचा मूळ पगार रु. १५०००/- पेक्षा जास्त असल्यास प्रत्येक जामीनाचा मूळ पगार रु. १५०००/- पेक्षा कमी असता कामा नये. जामिनांची पगार पत्रके सोसायटीच्या कार्यालयात दाखवून परत घ्यावीत.</p> <p>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/Co-operative Bank or any other Bank or Institutions. 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 share capital, previous loan balances with interest, etc. from the amount of loan sanctioned and to credit the balance to my Savings account with them. Above information furnished by me is true and correct. Capital deposit 7% recover from sanction loan amount. S.G. Fund is recovered from loan sanctioned amount which is non-refundable.</p> <p>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 मंजूर झालेल्या कर्ज रकमेमधून 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.</p> <ul style="list-style-type: none"> 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. 			
तारीख Date		Society A/c. No. सोसायटी खाते क्र.	
		Empl. Code	
		Applicant's Signature सही	
IDBI Bank A/c. No.			

The Secretary,
IDBI Staff Co-op. Credit Society Ltd.,
Mumbai - 400 005



Dear Sir,

FIRST LOAN AGREEMENT
(SUBJECT TO JURISDICTION OF MUMBAI)

THIS AGREEMENT is executed by (Name & address) hereinafter called the "borrower" at on this day of 20..... 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. (Rupees only) (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 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. Cr. Soc. 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 instalments of Rs. _____ each with additional monthly instalments 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 instalments / 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 the 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 the 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 authorize 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.

Signature of borrower

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 agreed 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 condition of granting 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 advise 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 the 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 surety only if any other surety is substituted in our place by other acceptable surety to the satisfaction of the society. The dues will not be settled unless a new surety is replaced in our place.
9. On demand I promise to pay to the Society a sum of Rs. _____
(Rupees _____)

Signature of borrower

Signature of

Surety _____

Full Name _____

Centre _____ Designation _____

Membership No. _____

Signature of

Surety _____

Full Name _____

Centre _____ Designation _____

Membership No. _____

S B A/c. _____

Pan No. _____

Mobile No. _____

Date of retirement _____

All Signature verified by officer or
Supervisor IDBI/SIDBI/ICMS/Intech
Signature _____
Name _____
Designation _____

S B A/c. _____

Pan No. _____

Mobile No. _____

Date of retirement _____

Sureties's must be a IDBI Society's Member

The Secretary,
IDBI Staff Co-op. Credit Society Ltd.,
Mumbai - 400 005



Dear Sir,

DEMAND PROMISSORY NOTE
(SUBJECT 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-operative Credit Society Ltd. or Order the sum of Rs. _____
(Rupees _____ only) together with interest thereon
at the rate of _____ per annum compound monthly / quarterly / half yearly / yearly for valued
received.

Signature verified _____

Signature _____

One Rupee
Revenue
Stamp And
Sign Across the
stamp

Name : _____

Authorised Officer of Society

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 down
- ☐ **Third page** – Please fill the details
Loan sanctioned amount and EMI will be filled by society
- ☐ **Fourth page** – (1) signature of borrower
(2) Sureties signature and their details (Sureties should be member of society and if you're applying for more than 1 form then sureties must be different in all 2/3 forms)
(3) Signature of officer other than sureties and applicant in all signature verified by supervisor box
- ☐ **Fifth page** – Demand promissory note completely filled by applicant
- ☐ **Sixth page** – K FORM (its mandatory) 1st page complete details with witness and applicant signature and 2nd page Retirement date and PF Balance (if you're NPS then mention that balance) to be signed by an officer other than sureties and applicant
- ☐ **Documents required with the loan form:**
 - ☐ Applicants latest one month salary slip
 - ☐ Two sureties salary slip latest
 - ☐ Applicants Address Proof (Any One)
 - 1) Adhaar card
 - 2) Driving License
 - 3) Passport

(Note: If you're applying for 2 or 3 loans then four different sureties are required)



FORM 'K'

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

To
The Secretary,
IDBI Staff Co-operative Credit Society Ltd.,
Mumbai - 400005

I (Name) of
(Address) a
m/have become a member of more than one Co-operative Credit Society /Co-operative Bank,
names of which are given below:

- (1)
- (2)
- (3)
- (4)

I do hereby declare as required by rule 45 of the Maharashtra co-operative societies
Rules 1961 that I shall borrow only from:

**** IDBI Staff Co-operative Credit Society Ltd****

WITNESS:

SIGNATURE :
FULL NAME :
SOCIETY A/C NO :
PLACE :
DATE :

APPLICANT

SIGNATURE :
FULL NAME :
SOCIETY A/C NO. :
PLACE :
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.

P.T.O



IDBI Staff Co-operative Credit Society Ltd, Mumbai.

This is to certify that the retirement date of
Shri _____
Designation: _____ Empl.Code _____
is _____.

Date: _____

Authorized Signature
Designation: _____
Seal: _____

IDBI Staff Co-operative Credit Society Ltd, Mumbai Provident Fund /NPS

This is to certify that Provident Fund balance
Shri _____
(above employee) as on _____ is Rs. _____.

Date: _____

Authorized Signature
Designation: _____
Seal: _____

Note:

- Filling up this form is mandatory for sanction of loan.
- Applicant should not signed on this form (retirement date/pf bal)