

**FOR OFFICE USE ONLY**

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

LOAN/NEW-DIFFERENCE/RENEWAL

R U P E E S

1. TAKE-HOME PAY						
2. Basic Pay						
3. Col. 2 x 10 (2,00,000/-)						
4. Loan Applied						
5. Loan Recommended						
6. Capital Dep. Required						
7. Share Capital Balance						
8. Capital Deposit Balance						
9. Capital Dep. Recovery						
RECOVERY FROM LOAN						
INTEREST						
10. Capital Deposit						
11. Surety Guaranty Fund						
12. TOTAL:-						
13. Loan Sanctioned (Col 5)						
14. Less Recovery (Col. -12)						
15. NET PAYABLE						

SOCIETY/IDBI BANK**MEMBERSHIP NO.**

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

A. A. Officer

A. Officer / Manager

RECOMMENDATIONS

16	Loan Applied (Col. 4)	Rs.							
17	Loan Recommended (Col.5)	Rs.							

ORDERS OF THE COMMITTEE**EXECUTIVE-SUB-COMMITTEE**

The Loan recommended in Col 17 sanctioned. Recovery (Col.12) be made, Net amount (Col. 15) be paid

ASSTT. SECRETARY / VICE CHAIRMAN

LOAN DISBURSEMENT DATE _____

1. Loan amount credit to my Saving Account**2. Loan amount credit to my IDBI Bank Account No.** _____**3. Issue a cheque in my favour**

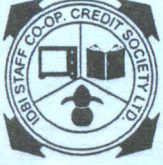
Being the amount of Loan Rs. _____

Less: Recoveries indicated in Col. 12

Rs. _____ Borrower's Signature

Monthly Recovery	
Principal	Rs.

Member of IDBI/SIDBI/UWB



IDBI STAFF CO-OPERATIVE CREDIT SOCIETY LTD.
(Regd. under No. 903 of 1978)
IDBI Tower, first floor, WTC Complex, Cuffe Parade Mumbai 400 005
Tel./Fax: 22185670/66553434

Inward No.	
Date	
Intl.	

APPLICATION FOR EDUCATION LOAN

शैक्षणिक कर्जा करीता अर्ज

I, the undersigned a member of the IDBI Staff Co-operative Credit Society Ltd., Mumbai 400 005 hereby apply for the education loan 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 मु. ४००००५ सभासद असून सोसायटी वेळोवेळी ठरविल त्या व्याजाच्या दराने देण्यात येणाऱ्या शैक्षणिक कर्जा करीता अर्ज करीत आहे. सदर कर्ज व त्यावरील व्याज सोसायटी ठरविल त्या मासिक हप्ताने फेडण्याचे कबूल करीत आहे.

Full Name पूर्ण नांव			Internal Phone/ Mobile No. अंतर्गत फोन/मोबाईल नं.	
Appointment Date: ठरवलेले दिनांक:			Confirmation Date:	
E-Mail ID. इ-मेल आईडी			Place ठिकाण	
Office Address कार्यालयाचा पत्ता				Office SOL/ID
Loan Amount कर्जाची रक्कम	Rs. रु.	Rupees _____		
Loan Purpose कर्जाचे कारण	EDUCATIONAL EXPENSES शिक्षणाचा खर्च		Repayment Instalments कर्ज परत फेडीचे हप्ते	
Basic Pay मूळ पगार	Rs. रु.	Last month Salary slip of self and sureties enclosed स्वतःचे व जामिन यांचे गेल्या महिन्याचे पगार पत्रक जोडले आहे.		
SURETIES जामीन	I offer the following sureties for this Loan या कर्जाला खालील जामीन असतील.			
1. Shri/Smt. _____		Basic Pay मूळ पगार Rs. _____		
2. Shri/Smt. _____		Basic Pay मूळ पगार Rs. _____		

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. 10,000/- the basic pay of each surety should not be less than Rs. 10,000/- Sureties salary slips should be submitted for verification and return.

जामीनांचा मूळ पगार अर्जदाराच्या मूळ पगारापेक्षा कमी असता कामा नये. परंतु अर्जदाराचा मूळ पगार रु. १०,०००/- पेक्षा जास्त असल्यास प्रत्येक जामिनाचा मूळ पगार रु. १०,०००/- पेक्षा असता कामा नये. जामिनांची पगार पत्रके सोसायटीच्या कार्यालयात दाखवून परत घ्यावीत.

I shall produce evidence, on demand, to show that the amount of Loan is utilized 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 By-laws and the rules of the Society now in force or as any be modified or altered from time to time. I authorize the Society to deduct the amount required towards Share Capital/Capital Deposit/Surety Guaranty Fund, previous loan balance 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.

ज्या कारणासाठी मी कर्ज मागितले त्याच कारणासाठी खर्च केले असल्याचा पुरावा मागितल्यास मी तो सादर करीन. मी जाहीर करतो की मी दुसऱ्या कोणत्याही सहकारी पतपेढीतुन/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, वगैरेची 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.

Date/तारीख _____ Society A/c No./बचत खाते क्र. _____

Empl. Code/ कर्मचारी क्रमांक _____

Applicant Signature/ सही _____

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



Dear Sir,

SPECIAL 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(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 the 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 employment with the Employer in the IDBI Bank Ltd. / SIDBI/ICMS/IDBI Intech for any reason, entire amount of the Loan interest thereon shall become 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 my dues as advised by the Society from the pay, allowance, provident fund, gratuity, commutation of pension, pension, family pension, lien to account, etc., payable to me IDBI Bank Ltd. / SIDBI/ICMS/ IDBI Intech (Employer) and to pay the said amount so deducted to the Society towards the satisfaction of the Loan together with interest thereon owing by me 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) pledging / creating specific / general charge on unit / certificates of Share, bonds, securities, certificate of mutual funds etc., held by in the Society.
5. The Borrower agrees and undertakes that the Society has all the rights 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.
6. I accept and agree to abide by the Byelaws of the Society now in force and / or as may be modified / altered from time to time. I also undertake that I shall not borrow from any other Co-op. Credit Society till the said loan is repaid by me 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 agree 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 advised 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 reason.
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	Signature of
Surety Surety _____	Surety Surety _____
Full Name _____	Full Name _____
& Address _____	& Address _____
Centre _____ Designation _____	Centre _____ Designation _____
Membership No. _____	Membership No. _____
L.F. No. _____	L.F. No. _____
S B A/c. _____	S B A/c. _____
P. F. Index No. _____	P. F. Index No. _____
Pan No. _____	Pan No. _____
Mobile No. _____	Mobile No. _____
Date of retirement _____	Date of retirement _____

All Signature verified by supervisor

Signature _____

Name _____

Designation _____

S B. A/c No. _____

Sureties Must be a IDBI Society's Member

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



DEMAND PROMISSORY NOTE
(SUBJECT TO JURISDICTION OF MUMBAI)

• Dear Sir,

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.

One Rupee
Revenue
Stamp And
Sign Across the
stamp

Signature verified

Signature

Name: _____

Authorised Officer of Society



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.