

CITY POLICE COOPERATIVE CREDIT SOCIETY LOAN APPLICATION FORM

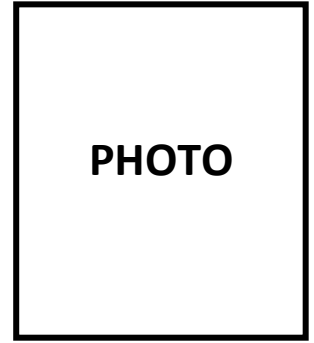
UPTO RS.: 300000/- APPLICATION

Phone: 27852758 Cell: 9848771446

Date: _____

A/c No:

To
The President / Secretary
City Police Cooperative Credit Society Ltd.,
Hyderabad.



Sir,

I request you to sanction me the long loan of RS..... (Rupees.....
Only) for Purpose repayable in Month's instalments.

My Particulars are as under

- 1. Name : _____
- 2. Father/Husband's Name : _____
- 3. Designation / Rank : _____
- 4. Address a) Official : _____
- b) Residential : _____
- : _____
- 5. Contact Phone No.'s : Landline: _____ : Mobile: _____
- 6. Date of Birth : _____ 7. Date of Appointment: _____
- 8. Date of Retirement : _____
- 9. Basic pay : _____ 10. Total Salary : _____
- 11. Total deduction+TNGR : _____ 12. net Salary : _____

I am enclosing here with two surety bonds from (1) Sri.....
(2) Sri.....

Who have agreed to stand surety for the loan to be sanctioned to me by the society. I am also enclosing authorization letter to the pay Drawing Officer for deduction of monthly installment every month from my pay bill till the loan is recovered from me. I will abide by with all the terms and conditions laid down by the society. If for any reason the monthly instalments are not recovered from my salary due to sickness/leave/suspension/desertion/dismissal and my pay is not claimed I shall be personally responsible for the payment of instalments without default till the entire loan is paid.

Please sanctioned amount credit to

- My Bank A/c. No. : _____
- Bank Name : _____
- Branch : _____
- IFSC Code : _____
- MICR No : _____

(Enclose Xerox bank
Pass Book Copy)

Yours Faithfully,

Signature of the Applicant

AUTHORISATION LETTER TO PAY DRAWING OFFICER

I Sri S/o

Working asin.....

Office is sanctioned a loan of Rs (Rupees.....

..... Only) by the City Police

Co-operative Credit Society Ltd., Repayable in..... monthly instalments commencing

from I hereby authorise the Pay Drawing Officer to recover the said

loan every month from my pay bill for a period ofInstalments and

to pass on the amount on my behalf to the City Police Co-operative Credit Society Limited. The Pay

Drawing officer shall deduct monthly instalments regularly every month from my bill till I produce

clearance certificate from the said Co-operative Society.

Witness:

1.

Signature of the Borrower

2.

UNDERAKING OF THE PAY DRAWING AND DISBURSING OFFICER

I.....of.....

Office as Drawing and Disbursing Officer hereby undertake the responsibility to deduct monthly instalments with interest due, from the salary of the employee of this office/institution (as per the list enclosed) who have borrowed loans from the City Police Co-Operative Credit Society Ltd., Hyderabad U/S 37 of the APCS Act 7 to 1964 as per the demand sent by the said Society. The amount so collected shall be remitter to the said Society directly on behalf of the members on cr before 5th of every month as per the re-payment schedule fixed by the Society. If for any reason the said society fails to send the demand list of any month, I shall deduct the monthly instalment as per the demand list of the previous month. The recoveries shall be made regularly every month from all the borrowed members till no due certificate given by the said Society is produced.

I also hereby undertake to recover the entire loan outstanding from the member, if he/she is transferred, suspended, terminated or due to retirement from the service and shall arrange for remittance of the same direct to the City Police Co-operative Credit Society. If any employee is transferred, the outstanding amount will be incorporated in the Last Pay Certificate.

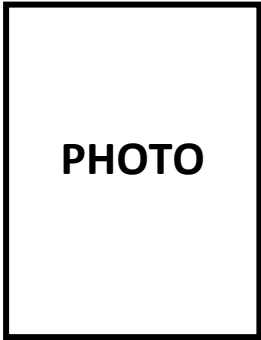
Certified that the basic pay, total salary and total deductions with details are shown under column No.9 to 12 are correct to the best of my knowledge & also hereby undertake the responsibility to deduct the monthly instalments, as per the demand of the Society every month from the pay of the above employee of this office, till the due dates are cleared off.

Signature of Drawing officer

Designation with Seal

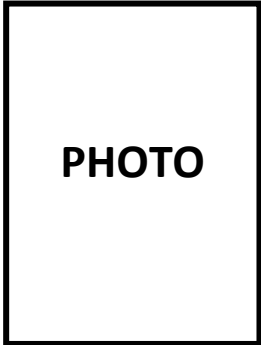
ADO / CI / RI

SURITY- I



I.....S/O.....
Date of Birth.....working as.....
In office a member of the city police
Co-operative Credit Society Ltd. Hyderabad A/c No. Do hereby
agree to stand surety to Sri.....S/o.....
working as.....in.....Office member of said Society
with A/c..... For a loan of Rs.....Borrowed by him from City Police
Co-operative Credit Society Ltd, Hyderabad.

SURITY- II



I.....S/O.....
Date of Birth.....working as.....
In office a member of the city police
Co-operative Credit Society Ltd. Hyderabad A/c No. Do hereby
agree to stand surety to Sri.....S/o.....
working as.....in.....Office member of said Society
with A/c..... For a loan of Rs.....Borrowed by him from City Police
Co-operative Credit Society Ltd, Hyderabad.

We agree that in case of default by Sri.....
We jointly and severally shall pay the entire balance amount due to the said Co-operative Society on
demand with interest and other incidental charges incurred by the society. In case of default in
repayment of the amount by the borrower, the society shall be entitled to take legal action against us
for recovery of the due amount even before proceeding against the original borrowed.

We also authorise the pay Drawing Officer to recover the amount the amount from our pay
every month on demand by the said Society. The Pay Drawing officer shall recover the amount till no
due certificate from the Society is produce.

Witness:

1. _____

Signature of Surety No. I

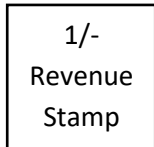
2. _____

Signature of Surety No. II

LOAN BOND

ON DEMAND We jointly and severally promise to pay the City Police Co-operative Credit Society Limited, Hyd. or order sum of Rs.....(Rs.....)Only for value received in Cash with Interest from the date hereof until payment is full at the rate of% Per annum calculated at monthly rates.

Rs.....



Borrower's Signature.....
Name in Block Letters.....
Designation.....

Surety No.I

Signature.....
Name in Block Letters.....
Date of Retirement.....

Surety No.II

Signature.....
Name in Block Letters.....
Date of Retirement.....

CERTIFICATE AND DECLARATIONS BY THE LOANEE MEMBER AND SURETIES

1. I/We (Principal Debtor and Sureties) shall abide by the existing Bye-laws and those may be enacted in future.
2. I/We are not members of any other Co-operative Credit Society / Bank.
3. I/We have completed two years regular service in the Police Dept.
4. My/our left over service is not less than three years.
5. I/We agree for the recovery of the dur payable to the Society from my / our salary in case we are transferred from the control of the percent Pay Disbursing Office and /We hereby authorise the Pay disbursing Officer in whose jurisdiction I/We may be transferred. To deduct all or any part of the demand issued by the said Society and remit the same to the Society at my/our cost as laid down in Section 37 of the APCS act 7 of 1964.

We declare that we severally and jointly will abide by the terms and conditions stipulated from time to time governing the loan.

Surety No. 1

Surety No. 1

Applicant

(Signature)

(Signature)

(Signature)

| Loan Eligibility Criteria | | | |
|---------------------------|--|--|--|
| | Description | Upto 2 Lac | Upto 3 Lac |
| 1. | Period of service remaining | Not less than 24 Months for self and sureties | Not less than 36 Months for self and sureties |
| 2. | Minimum takehome salary for the previous month should be | 10K | 15K |
| 3. | Salary Slip & ID Card signed by self and SHO or concerned officer | Previous month Salary slip | Previous month Salary slip |
| 4. | Number of Sureties required (Co-Operative Member) | Two | Two |
| 5. | Eligibility of surety | Should not have given surety for more than 4 current loanees | Should not have given surety for more than 4 current loanees |
| 6. | Loanee Cooperative Savings Deposit Minimum Balance Criteria (Share+Thrift) | 40K | 60K |
| 7. | Minimum period of Cooperative Membership | Not Applicable | Minimum 3 months after date of admission |
| 8. | Probation Clearing Certificate (D/O Copy) | Not Applicable | Should have cleared probation period |

For office use only

1. Deposit : Rs _____ As on _____
2. Loan Due : Rs. _____ As on _____
3. Previous loan cleared on _____

Remarks _____

Loan sanctioned Rs _____ in the Managing Committee meeting held on _____.

Clerk

Accountant

Treasurer

Secretary