

CITY POLICE COOPERATIVE CREDIT SOCIETY LOAN APPLICATION FORM

Phone: 27852758 Cell: 9848771446

Date: _____

A/c No: _____

To

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

PHOTO

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 : _____
- c) Email Id : _____
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.....

(3) 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. : _____

(Enclose Xerox bank
Pass Book Copy)

Bank Name : _____

Branch : _____

IFSC Code : _____

MICR No : _____

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 of Instalments 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 or 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

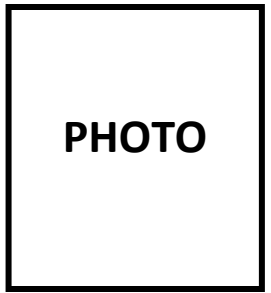
Co-operative Credit Society Ltd. Hyderabad A/c No. Do hereby

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

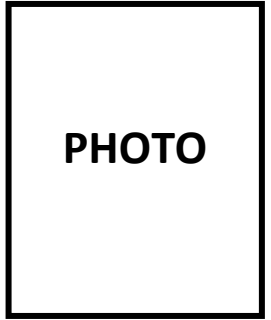
Co-operative Credit Society Ltd. Hyderabad A/c No. Do hereby

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.



SURITY- III

I.....S/O.....

Date of Birth.....working as.....

In office a member of the city police

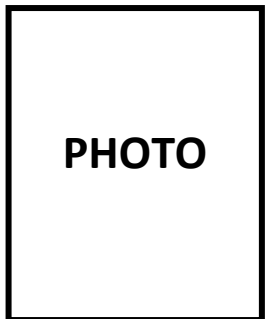
Co-operative Credit Society Ltd. Hyderabad A/c No. Do hereby

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.....

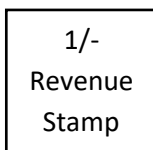
Signature of Surety No. II

Signature of Surety No. III

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.

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



Surety No.I

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

Surety No.II

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

Surety No.III

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

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. 2	Surety No. 3	Applicant
(Signature)	(Signature)	(Signature)	(Signature)

Loan Eligibility Criteria		
	Description	5 Lac
1.	Period of service remaining	Not less than 48 Months for self and sureties
2.	Minimum takehome salary for the previous month should be	25K
3.	Salary Slip & ID Card signed by self and SHO or concerned officer	Previous month Salary slip
4.	Number of Sureties required (Co-Operative Member)	Three
5.	Eligibility of surety	Should not have given surety for more than 4 current loanees
6.	Loanee Cooperative Savings Deposit Minimum Balance Criteria (Share+Thrift)	100K
7.	Minimum period of Cooperative Membership	Minimum 3 months after date of admission
8.	Probation Clearing Certificate (D/O Copy)	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
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