



STATE BANK EMPLOYEES' CO-OPERATIVE CREDIT SOCIEITY LTD.[SBHECCS]
GUNFOUNDRY : HYDERABAD – 500 001

Estd: 1952 (Regd under Multi State Cooperative Societies Act 2002) Reg No. MSCS\CR\373\2010

Email Id: sbhempociety@gmail.com

Site Address: sbhempccs.com

APPLICATION FOR LONG TERM LOAN [NEW / RENEWAL]

INDEX No.

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Branch : Code No.:

Date :

Dear Sir,

I, _____ Son/daughter/wife of Shri _____
member of State Bank Employee's co-op. Credit Socieity Ltd., Regd. No. MSCS\CR\373\2010, apply for a long Term Loan of
Rs. _____ repayable in not more than **120 monthly instalments** with interest @ 9% at Monthly rests.

1. Designation: _____ 2. Branch/Office working: _____

3. HRMS. No.: _____ 4. Account No.: _____ 5. Mobile No.: _____

6. Purpose of loan:

1. Purchase of plot / house 2. Construction / Extension / Completion or repairs of house.
3. Other than Housing [i.e. Marriage / Education / Medical / Vehicle / Consumer Loans etc.]

In case the loan is granted, I hereby authorize the Society to recover the monthly installments from my salary till the loan is liquidated, together with interest thereof. I have read the byelaws of the Society now in force and undertake to abide by the Bye-laws and also as may be amended from time to time.

I hereby declare that I am not a borrower of any other Credit Society and that the information given above is true.

Signature of Applicant

DEMAND PROMISSORY NOTE

₹. _____

Branch:

Date :

ON DEMAND, I, the borrower Shri _____
and 1st surety Shri _____ Designation _____ Branch _____
the 2nd surety Shri _____ Designation _____ Branch _____
jointly and severally promise to pay the State Bank Employee's Co-operative Credit Society Ltd., Reg.No. MSCS\CR\373\2010,
State Bank of India, Gunfoundry, Hyderabad – 500 001, or order a sum of ₹. _____ [Rupees _____
_____ only] together with interest @ 9% at Monthly rests.

Revenue
Stamp

Signature of Surety

Index No. _____

HRMS.No. _____

ATTESTED

Signature of Surety

Index No. _____

HRMS.No. _____

ATTESTED

Signature of borrower

Index No. _____

HRMS.No. _____

ATTESTED

MANAGER
[Seal]

MANAGER
[Seal]

MANAGER
[Seal]

LETTER OF AUTHORITY

Branch:

Date :

The Asst. General Manager / Chief Manager / Manager
State Bank of India,

_____ Branch,

_____ Circle

Sir,

With reference to the loan taken by me from the State Bank Employee's Co-op Credit Society Ltd., Hyderabad, A.P. under their Bye-laws. I hereby authorize you to make monthly deductions of the under noted amount from my salary, until the total loan amount is liquidated together with interest thereof. These instructions are irrevocable.

Loan Amount ₹. _____ Amount to be deducted monthly ₹. _____

In case of my retirement, voluntary or otherwise, or death should precede the complete liquidation of my loan, I hereby authorize you to recover the dues payable by me to the State Bank Emp. Co-op. Credit Society from the amount then standing to the credit of my Provident Fund Account/ Gratuity / Pension or any other payments receivable from State Bank of India.

Name : _____

Designation : _____

SIGNATURE OF APPLICANT

Please read the Guidelines Overleaf

PARTICULARS OF EMOLUMENTS AND DEDUCTIONS:

This is to certify that the applicant Shri/Smt/Kum _____ Son/Daughter/Wife of Shri _____ is an Award Staff/Officer of State Bank of India _____ Branch/Department.

1. Designation : _____

2. Date of appointment: _____

3. Date of Confirmation: _____

4. Salary : a) Basic Pay: ₹. _____
b) D.A.: ₹. _____
c) Others: ₹. _____
1. P.F. Loan ₹. _____

2. Vehicle / Car Loan ₹. _____

3. Festival Advance ₹. _____

4. Computer Loan ₹. _____

5. Housing Loan ₹. _____

6. Others [Specify] ₹. _____

7. Total Deductions ₹. _____

Certified that the Bank is not effecting loan deductions from the salary and allowances of Shri/Smt/Kum _____ for credit of any other Co-op. Credit Society and the details of monthly deductions as aforesaid are true and correct.

Branch/ Dept. : _____
Date : _____

BRANCH MANAGER / HEAD OF THE DEPARTMENT
[WITH SEAL]

FOR THE USE OF SOCIETY ONLY

Index No. _____

1. Particulars of previous loan, if any:
a) Date of last borrowing _____ b) Amount borrowed : ₹. _____
b) Present balance ₹. _____ d) Whether 18 months completed from the date of last borrowing: YES / NO
2. a) Date of Joining the Bank _____ b) Date of Confirmation _____
c) Date of Enrollment in Society _____
3. Members contribution towards:
a) Share Capital: ₹. _____ b) M.B.F: ₹. _____ c) M.R.F: ₹. _____
d) M.A.R.F: ₹. _____ e) Total Loans Outstanding : ₹. _____
f) Whether Recoveries Regular / Irregular: _____
4. Amount of loan applied for : ₹. _____
5. Amount of loan eligible : ₹. _____

NOT ELIGIBLE : PLEASE APPLY ON OR AFTER _____

DATE : _____ LEDGER CLERK CHECKING OFFICIAL

Cheque No. _____ Date: _____ for ₹. _____ issued.

Previous balance ₹. . _____ Cheque Amount ₹. _____ Loan renewed for ₹. _____

Checked by Manager

TREASURER SECRETARY PRESIDENT

NOTE:

1. Each member upon completion of 2 years of membership in the society shall be entitled to Long Term Loan upto a maximum of ₹.2,00,000/- for Sub-staff and ₹.3,00,000/- for Clerical/Officer.
2. To furnish two acceptable sureties who are members of the Society.
3. To renew the loan 18 months time gap is necessary from the date of last borrowing.
4. In case of non-receipt of acknowledgment within 20 days please write to us with full particulars.
5. In case of any shortfall on account of the required share capital/subscriptions towards MBF/ MRF/ MARF the same shall be adjusted at the time of releasing the loan.
6. Default for more than 6 months in M.B.F. account will render the nominee / legal heirs ineligible for the benefits
7. Please enclose Latest Payslip