

13189

**P.N.B. Employee's Co-operative Credit Society Ltd.**

Kolkata.....201

Dear Sir,

Being desirous of having a loan of Rs. .... from the above-mentioned Society, I beg to apply for the same and do hereby solemnly affirm the undernoted information about my position, as being absolutely correct and true one and that I hold myself liable criminally for a charge of false representation if any of the information be found incorrectly stated.

Yours faithfully,

Signature of Applicant

## PARTICULARS

1. Name in full (Block Capital) .....
  2. Father's / Husband's Name .....
  3. (a) Address (Local Residence) .....
  - (b) Do (Permanent Residence) .....
  4. Do (Office with Name & Address) .....
  5. Designation ..... 6. Department ..... 7. Nationality .....
  8. Date of Appointment ..... 9. Service Period .....
  10. (i) Date of Birth ..... (ii) Date of Retirement .....
  11. P.F. No. .... Mob./Ph No. ....
  12. Purpose of the loan .....
  13. Monthly pay (Basic) Rs. .... 14. Special Allowance Rs. .... 15. D/Allowance Rs. ....
  16. City Compensatory Allowance Rs. .... 17. House Rent Allowance Rs. ....
  18. Any other allowance Rs. .... 19. Total Rs. ....
  20. Other Sources of Income (State source and amount of income) .....
  21. Monthly expenses Rs. .... 22. Amount of debt, if any .....
  23. If indebted to any other Co-operative Society/Bank. .... (a) Name of the Society .....
  - ..... (b) Amount Rs. ....
  24. Monthly instalment I can conveniently afford to pay .....
  25. Additional security to be furnished .....
  26. Loan disbursement account No. ....

**Above particulars verified**

Date .....

Branch Manager / In-Charge with  
Designation Stamp and Office Seal

FOR OFFICE USE ONLY

G. F. ....	Loan Balance .....	Membership No .....
Loan Liquidation Fund.....		No. of shares held .....Rs. ....
Loan Ledger Folio .....	Amount .....	No. of Shares applied.....Rs. ....

Old/New member Loans granted previously repaid regularly, defaulter for .....

instalments, Employer not deducting from salaries, Signature of Applicant and Sureties verified and loan for Rs. .... recommended.

For P.N.B. EMPLOYEES' CO-OPERATIVE CREDIT SOCIETY LTD.

DIRECTOR

Cheque No. .... Date .....

Rs. .... Paid on .....

Loan for Rs. ....

Sanctioned with monthly instalments of Rs. ....

Date .....

*Director / Chairman*

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In the event of the loan overleaf being granted we are prepared to be sureties for it, and to be jointly and severally liable (1) for its re-payment with interest (inclusive of overdue interest, if any) and any cost incurred in collection and (2) for its employment in accordance with the purpose mentioned by the applicant. Further we declare that the statements overleaf are quite correct.

	1	2	3
1. Name (Block Capital)			
2. P.F. No.			
3. Mobile / Phone No.			
4. Branch in which Posted			
5. Age according to service Book			
6. Monthly Basic Pay			
7. (a) Amount of Existing loan (b) Liability as surely.			
8. Amount of deposit in the Society			
9. Signature in full			
10. Holder or shares No. (s)			
11. Loan Ledger Folio			
12. Membership No.			



# LOAN BOND

KNOW ALL MEN BY THESE PRESENTS that I .....

..... Son/ Daughter/wife of .....

a member of the P.N.B. Emp. Co-operative Credit Society Limited

18, Netaji Subhas Road, Kolkata - 700 001 (hereinafter called the Society) do agree to repay to the said Society the sum of Rs. .... (Rupees.....)

only paid to me by the said Society as a loan in cash / by cheque the receipt whereof I do hereby acknowledge on the terms and conditions set forth below.

1. I agree to repay the said loan in.....equal monthly instalments from the month following the receipt of the loan. If there be any default in payment of instalments, overdue interest @.....% p a. on the instalments so defaulted rounded off to the nearest Rupee, shall be charged for periods of default.
2. I agree to repay to the loan with interest @.....% p. a. or at such rate as may be from time to time fixed by the said Society.
3. I agree to refund immediately the entire amount of the loan with interest (inclusive of overdue interest, if any) as accrued up to date at the aforesaid rate should it not be applied for the purpose for which the loan has been taken within one month from the date of receipt of the loan or on cessation of my membership of the said Society for expulsion, resignation, retirement, discharge, dismissal or for any reason whatsoever.
4. a) I separately execute an irrevocable "Authority" in favour of.....(Employer) (including others) as per Authority attached hereto for making recovery from my monthly pay bill or other sum of money as may be due to me, towards repayment of the loan with interest (inclusive overdue interest), thrift fund and other dues on request/demand from the Society. The Society will be entitled to make demand/request to the.....(Employer) or the Authority mentioned in the "letter of Authority" towards recovery of the loan with interest (inclusive of overdue interest), thrift fund and other dues whatsoever.  
b) In the event of my transfer to any other office of Authority whether on deputation or otherwise, I agree that aforesaid "Letter of Authority" will hold good and be applicable to the said Office/Authority under whom I may be working for the time being and necessary recovery from my monthly pay or other dues may be made on the strength of that "Letter of Authority": on demand / request from the Society.
5. I do hereby undertake to ensure as a matter of personal responsibility that monthly recovery of loan instalments as per the said Society loan Recovery Demand is duly made from my pay sheet and in the event of any non-recovery arising out of any omission, mistake, practical or legal difficulty of any cause whatsoever, I shall personally pay the said Society the amount of instalments so due forthwith.
6. I along with my surety/sureties furnish Authority to our present employer or under whom we may be working in future to deduct from my/our pay or any other dues, any sum for which the said Society will demand for payment in respect of the aforesaid loan and as such payment by our employer to the said Society shall deemed to be and always payment by me or my surety sureties.
7. I further declare that I shall be bound by the Bye laws and Rules and rRegulations of the said Society and any amendments thereto and I shall not be entitled to rescind or revoke the authority given to my employer so long any part of my said loan remains unpaid and I remain indebted to the said Society.

IN WITNESS whereof I have hereunto set my hands this.....day of.....in the year Two thousand.....

Witness :

Signature (In full).....

Full Name .....

Address.....

.....

Signature (In full).....

Fatehr's/Husband's Name .....

Residence (Local) .....

Do (Permanent) .....

Department .....



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## AGREEMENT OF SURETY / SURETIES

(To be filled in by the Surety / Sureties)

1. I/We do jointly and severally agree to pay on demand to the P.N.B. Emp. Co-operative Credit Society Limited, hereinafter termed as the said 'Society' the sum for Rs.....  
(Rupees.....)

only being the amount taken as loan by Sri/Smt.....  
from the said Society and / I We severally and jointly stand as surety / sureties for repayment of the said loan with interest @ Rs.....% per annum including overdue interest @ Rs.....% per annum for period of default of the said Principal Borrowers to the said Society and our responsibility and liability shall not cease till the said loan with the said rate of interest (including overdue interest) is fully recovered by the said Society.

2. I/We hereby authorise the said Society to make demand for payment for amount due by the said Principal Borrower on account of the said loan from my/our present employer of any other Office/Authority to which my/our service/s may hereinafter be transferred and my present or future employer shall recover any sum so demanded by the said Society from my./our monthly pay bills or such other moneys as may be due from time to time to me/us and make payment hereof to the said Society to discharge my/our liability as surety/s on behalf of the said Principal Borrower by virtue of this Agreement and the authority to the employer furnished by me/us jointly with the said Principal Borrower hereafter.

IN WITNESS where of I/we hereunto set my/our hands this.....day of.....  
of year Two thousand.....

1. Signature attetsted by the  
Branch Manager / Incharge  
with designation stamp with  
office seal.

1. Signature in full.....  
Father's/Husband's Name .....  
Address :-

a) Local Residence.....

b) Permanent Residence.....

Department.....

Branch .....

2. Signature attetsted by the  
Branch Manager / Incharge  
with designation stamp with  
office seal.

2. Signature in full.....  
Father's/Husband's Name .....  
Address :-

(a) Local Residence.....

(b) Permanent Residence.....

Department.....

Branch .....

3. Signature attetsted by the  
Branch Manager / Incharge  
with designation stamp with  
office seal.

3. Signature in full.....  
Father's/Husband's Name .....  
Address :-

(a) Local Residence.....

(b) Permanent Residence.....

Department.....

Branch .....

## Authority to the Employer for Deduction from Pay

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To  
The Manager,  
PUNJAB NATIONAL BANK  
B/O.....

I hereby authorise you to deduct from my monthly pay Bills or other dues any sum for which the P.N.B. Employee's Co-operative Credit Society Limited, may apply to you for payment of the loan with interest due by the Principal Borrower Sri/Smt.....  
I undertake not to revoke this authority on which condition the loan has been sanctioned.

3. Signature in full.....  
Father's/Husband's Name .....  
Address :-  
(a) Local Residence.....  
.....  
(b) Permanent Residence.....  
.....  
Department .....  
Branch .....
1. Witness :- .....  
Signature in full .....  
Address .....

## Authority to the Employer for Deduction from Pay

To  
The Manager,  
PUNJAB NATIONAL BANK  
B/O.....

I hereby authorise you to deduct from my monthly pay Bills or other dues any sum for which the P.N.B. Employee's Co-operative Credit Society Limited, may apply to you for payment of the loan with interest due by the Principal Borrower Sri/Smt.....  
I undertake not to revoke this authority on which condition the loan has been sanctioned.

1. Signature in full.....  
Father's/Husband's Name .....  
Address :-  
(a) Local Residence.....  
.....  
(b) Permanent Residence.....  
.....  
Department .....  
Branch .....
2. Witness :- .....  
Signature in full .....  
Address .....

## Authority to the Employer for Deduction from Pay

To  
The Manager,  
PUNJAB NATIONAL BANK  
B/O.....

I hereby authorise you to deduct from my monthly pay Bills or other dues any sum for which the P.N.B. Employee's Co-operative Credit Society Limited, may apply to you for payment of the loan with interest due by the Principal Borrower Sri/Smt.....  
I undertake not to revoke this authority on which condition the loan has been sanctioned.

2. Signature in full.....  
Father's/Husband's Name .....  
Address :-  
(a) Local Residence.....  
.....  
(b) Permanent Residence.....  
.....  
Department .....  
Branch .....
3. Witness :- .....  
Signature in full .....  
Address .....

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# LETTER OF AUTHORITY

To  
The Manager  
Punjab National Bank  
B/O.....

Dated, the.....

Dear Sir,

I, a member of the P.N.B. Employees' CO-OPERATIVE CREDIT SOCIETY LTD. hereafter referred to as "the said Society" by virtue of an agreement entered into by me with the said Society on.....hereby give you irrevocable authority and power to deduct every month from my monthly salary or overtime or gratuity or provident fund or any other dues payable by you to me or earned by me by virtue or in course of my employment under you or in such other manner such amount as may be specified in the statement of a claim to be forwarded by the said Society to you as being due by me to the said Society either by way of share, subscription, repayment of loan, interest, on loan, overdue interest thrift fund deduction, store and canteen dues or otherwise however and to remit the same to the said Society on my behalf and account and to my risk in all respects. All such statements of claim shall be binding on me and such remittances made by you on my behalf even when I cease to be a member of the Society shall be complete and valid discharge of your dues to me in respect of amounts so remitted without condition and you shall not be liable in any way to anybody inclusive of my successors interest for the remittances so made.

I hereby absolve you of any liability for payments made in compliance with the statement of claims forwarded by the said Society to you on my behalf even in case of any excess and/or wrong payment arising out of the error in the statement so forwarded by the Society and any step that may be required to be taken for the recovery of the excess and /or wrong payment so made will be my sole responsibility. Any act done by you or by any of your Officers or Agents due to oversight or otherwise in making remittances or in carrying out or purporting to carry out the authority hereby granted in compliances with the statement of claims sent by the said Society to you will be deemed to have been done by me and your or any of your Officers will not be liable for the same.

The Authority thus granted cannot be revoked by me without written consent of the P.N.B. Employees' Co-operative Credit Society Ltd.

Yours faithfully,

Amount Rs. ....	.....
With effect from the salary of..... 200	(Specimen Signature)
Witness :-	Full Signature :-
Full Signature :-	
Address :-	Address :-