Dhakuria Co-operative Bank Ltd.
68, Tanupukur Road, Dhakuria, Kolkata- 700 031

Paste
Present
Passportsize
Photograph

APPLICATION FOR PERSONAL LOAN TO SALARIED PERSON

Dhakuria Co-operative Bank Ltd.
68, Tanupukur Road
KOLKATA :: 700 031

Dear Sirs,

I hereby apply for a **Personal Loan** of Rs._____ at the interest of _____ p.a. and undertake to repay the said loan by _____ monthly instalment of Rs._____ in accordance with the Rules and Bye-laws of the Bank.

The loan is required for the purpose of _____

Necessary particulars are given below for consideration of loan application : -

1. Name in full (Block letters) :: _____
2. Father's/Husband's name :: _____
3. Residential Address :: _____
   _____ City _____
   PIN _____ Ph.No. _____
4. Permanent Address :: _____
   _____ City _____
   District _____
   _____ Ph.No. _____
5. Date of Birth :: Day _____ Month _____ Year ____
6. Sex :: (Male / Female) _____
7. Number of Dependents :: Children _____ Others _____
8. Education :: (Under Graduate / Graduate / Post Graduate) _____
9. Employers Status :: { Government (central / State) / Eductional Institute/Organisation (University/College/School)/Public Sector Undertaking/Public Ltd.Co./ Others(Specify)} _____

Cont. Page :: 2 :: ... basu. ...

CONT. PAGE :: 2 ::

10. Employers Name & Address :: _____

11. a) Designation :: _____
    b) Place of posting :: _____
    c) Date of appointment :: _____
    d) Date of confirmation :: _____
    e) Date of Retirement :: _____

12. Monthly Gross Salary :: Rs. _____
    Deduction :: -
    a. P.Tax Rs. _____
    b. Income Tax Rs. _____
    c. P.Fund Rs. _____
    d. Loans Rs. _____
    e. Others(specify) Rs. _____
    Less : Total Deduction .... :: Rs. _____

    Nett Salary ... :: Rs. _____

    Less :- Expenditure p.m. ... :: Rs. _____
    Surplus (excluding other loan) for repayment of instalment + interest of loan applied for.. :: Rs. _____

13. Other regular monthly income :: Rs. _____
    Please spcify source, if any _____

14. Have you any immovable property:: (Yes / No) _____

    a. If yes, full particulars of immovable property & description supported by xerox copy enclosed. :: _____

    b. State whether the above property is owned by you :: (Solely / Jointly) _____

    c. If jointly specify the name of Co-sharers :: _____

    d. Value of the landed property land/house at cost :: Rs. _____

    e. If there is any charge on the property Mortgage or otherwise,if so, furnish the name & address of the institution. :: (Yes / No) _____ :: _____

Cont. Page :: 3 :: ... basu. ...

(Application for Personal Loan)

Dhakuria Co-operative Bank Ltd.
KOLKATA :: 700 031

CONT. PAGE :: 3 ::

15. Details of spouse: -
    a. Name of the spouse :: _____
    b. Occupation of spouse :: _____
    c. Details of occoupation :-
       1. Name & Address of :: _____
          Office / Firm _____
       2. Monthly income :: Rs._____
       3. Other information :: _____
          _____

16. Whether applicant is indebted to any Bank, Society or Party ? :: (Yes / No) _____

    If yes, please state as follows :-
    a. Amount of loan taken :: Rs._____
       and account no. :: _____
    b. Amount of instalment :: Rs._____

17. Are you a member of this Bank or any other Co-op. Bank or Credit Society ? :: (Yes / No) _____

    If yes, please state : -
    a. Name & Address of the Bank / Credit Society :: _____
       _____
    b. Number of Shares and paid-up value of shares hold by you :: _____
       Rs._____
       and Member No. :: _____

18. Ohter Assets :-
    Details of Bank, Post Office deposit, LIC Policy, Gold, Share, Debenture, Funds etc. (with supporting documents). :: _____
    _____
    _____
    _____

Cont. Page :: 4 :: ... basu. ...

CONT. PAGE :: 4 ::

20. Employers sponsorship available :: (Yes / No) _____

21. Details of the Bank A/c :-
    a. Name of the Bank :: _____
    b. Branch :: _____
    c. Type of Account :: _____
    d. Account Number :: _____
       with documents attached _____
       (xerox copies)

I agree to abide by the Rules of Bank. I affirm that the Statement / particulars given by me in this application are true and correct.

Yours faithfully,

Member No._____

Dated : _____

_____
Signature of the applicant

In the event of the loan applied for being granted, we jointly and severally agree to stand sureties and are liable (i) for its repayment with interest and cost incurred for collection, if any, and (ii) for its disbursement in accordance with the purpose mentioned by the applicant.

1. Signature _____
   Member No._____ Age _____
   Occupation _____
   Address _____
   _____
   Telephone No._____

2. Signature _____
   Member No._____ Age _____
   Occupation _____
   Address _____
   _____
   Telephone No._____

Please submit the following documents along with you applicant :-

* Copy of Passport/Voter ID Card/Ration Card *
* Last Monthly Salary slip showing deduction *
* Copy of Form-16 (latest and previous year) *
* Documents in support of immovable property *
* All Documents in support of Bank Account *

Basu.

Dhakuria Co-operative Bank Ltd.
68, Tanupukur Road, Dhakuria, Kolkata- 700 031

EMPLOYERS' CERTIFICATE

Employer's Name & Address :: _____

Telephone No. :: _____

EMPLOYMENT DATA

1. (a) Employee's Name :: _____
   (b) Date of joining :: day _____ month _____ year _____
   (c) Date of Retirement :: day _____ month _____ year _____
   (d) Date of Confirmation :: day _____ month _____ year _____
   (e) Date of Birth :: day _____ month _____ year _____
   (f) Retirement Age :: _____ year
   (g) Qualification :: _____

2. Present Designation and place of posting :: _____

3. Whether the applicant is indebted to ::

	Outstanding	Monthly deduction
(a) Employer	Rs. _____	Rs. _____
(b) Provident Fund	Rs. _____	Rs. _____
(c) Co-op. Credit Society	Rs. _____	Rs. _____

4. Whether the applicant is regular in repayment of the loan :: Yes / No. _____
   if no, please state particulars in details :: _____

5. Particulars of the Bank A/c of the applicant :: Name of the Bank _____ Branch _____
   Type _____ A/c No. _____

PARTICULARS OF LAST MONTH'S SALARY DRAWN

Gross Salary		Deduction	
Basic Pay	Rs. _____	Provident Fund	Rs. _____
Dearness Allowance	Rs. _____	Profession Tax	Rs. _____
House Rent Allowance	Rs. _____	Income Tax	Rs. _____
Conveyance Allowance	Rs. _____	LIC Premium	Rs. _____
Comp. City Allowance	Rs. _____	Loan repayment :: -	
Other :: -		a. Housing Loan	Rs. _____
	Rs. _____	b. Loan of Co-op Credit Society	Rs. _____
	Rs. _____		
	Rs. _____	c. Other :: -	
	Rs. _____		Rs. _____
	Rs. _____		Rs. _____
Total	Rs. _____	Total	Rs. _____

Net Salary (Gross-Deduction) :: Rs. _____

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Dhakuria Co-operative Bank Ltd.
68, Tanupukur Road, Dhakuria, Kolkata- 700 031

6. Whether the applicant is eligible for Pension ? :: Yes / No. _____

7. Whether the applicant is eligible for Gratuity ? :: Yes / No. _____
   If yes, please state the disbursement procedure :: _____
   _____

8. Whether the applicant is eligible for any terminal monetary benefit ? :: Yes / No. _____

9. Whether the Employer will recover the equated monthly instalment from the Salary and remit the same every month to Bank? :: Yes / No. _____

10. Whether the employer will recover the outstanding loan amount with interest from the Gratuity and any other terminal monitary benefit in case of retirement, termination, resignation and other contigencies ? :: Yes / No. _____

_____
Signature of Employer with seal

_____
Signatory's Name & Designation

Basu.

Dhakuria Co-operative Bank Ltd.
68, Tanupukur Road, Dhakuria, Kolkata- 700 031

First copy (to be kept by Bank)
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L E T T E R O F A U T H O R I T Y
.o/.o/.o/.o/.o/.o/.o/.o/.o/.o/.o/.o

Place :
Date :

_____
(Name of the Institution)

_____

_____
(Address of the Institution)

Dear Sirs,

I hereby authorise _____ (Name of the Institution with designation of the Drawing & Disbursing Officer) to credit the instalment of my Loan A/c No._____ with the DCB Ltd., Kolkata-31, from the Salary payable to me by you every month, since I have undertake to repay the principal and interest of the loan granted/to be granted to me under the Dhakuria Co-operative Bank Ltd. Personal Loan Scheme by the Dhakuria Co-operative Bank Ltd. The remittance of the salary will commence from the month of _____ as per Bank's advice in this regards. That in case of my death, retirement, resignation or discontinuation from your service and any change of employment for any reason whatsoever, I hereby authorise you to pay and remit to Dhakuria Co-operative Bank Ltd. amount due to me from my Retirement Grauity/Death-cum-Retirement Gratuity towards liquidation of the balance outstanding at my personal loan account. In this, I confirm and accept that such repayment made by you to the Dhakuria Co-operative Bank Ltd. shall be deemed as a payment made to me or on my account.

I hereby declare that this authority shall not be revoked by me so long as I remain indebted to the Dhakuria Co-operative Bank Ltd. on account of the Personal Loan granted to and availed of by me from them.

I further declare that the authority given by me vide this letter shall be continuing authority and that this authority shall be binding on my heirs/successors/nominees and/or assignee _____ _____ till the Personal Loan availed of by me from the Dhakuria Co-operative Bank Ltd. stands fully liquidated with up-to-date interest.

_____
Signature of the Applicant

isu.

Dhakuria Co-operative Bank Ltd.
68, Tanupukur Road, Dhakuria, Kolkata- 700 031

First copy (to be kept by Bank)
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L E T T E R O F A U T H O R I T Y
.o/.o/.o/.o/.o/.o/.o/.o/.o/.o/.o/.o

Place :
Date :

_____
(Name of the Institution)

_____

_____
(Address of the Institution)

Dear Sirs,

I hereby authorise _____ (Name of the Institution with designation of the Drawing & Disbursing Officer) to credit the instalment of my Loan A/c No._____ with the DCB Ltd., Kolkata-31, from the Salary payable to me by you every month, since I have undertake to repay the principal and interest of the loan granted/to be granted to me under the Dhakuria Co-operative Bank Ltd. Personal Loan Scheme by the Dhakuria Co-operative Bank Ltd. The remittance of the salary will commence from the month of _____ as per Bank's advice in this regards. That in case of my death, retirement, resignation or discontinuation from your service and any change of employment for any reason whatsoever, I hereby authorise you to pay and remit to Dhakuria Co-operative Bank Ltd. amount due to me from my Retirement Grauity/Death-cum-Retirement Gratuity towards liquidation of the balance outstanding at my personal loan account. In this, I confirm and accept that such repayment made by you to the Dhakuria Co-operative Bank Ltd. shall be deemed as a payment made to me or on my account.

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I further declare that the authority given by me vide this letter shall be continuing authority and that this authority shall be binding on my heirs/successors/nominees and/or assignee _____ _____ till the Personal Loan availed of by me from the Dhakuria Co-operative Bank Ltd. stands fully liquidated with up-to-date interest.

_____
Signature of the Applicant

isu.

Dhakuria Co-operative Bank Ltd.
68, Tanupukur Road, Dhakuria, Kolkata- 700 031

From ::

.....

.....

..... Date :

To
The Manager
Dhakuria Co-operative Bank Ltd.
68, Tanupukur Road
KOLKATA :: 700 031.

Dear Sir,

We refer to your letter dated _____ in connection with the Personal Loan of Rs._____ of _____ (Name and Designation of the applicant) of our Organisation.

(We confirm that the deduction of monthly instalment of Rs._____ (Rupees _____) towards the Personal Loan which you may be allowing to him, is acceptable to us and the instalment amount will be sent to your Bank by way of deduction from his Salary and other benefits till the entire loan amount is liquidated.

Yours faithfully,

Place :

Date :

(Signature with seal & Designation)

Basu.