



Loan Application Form For Consumer Durable Goods

The Manager,
UDHAM SINGH NAGAR DISTRICT CO-OPERATIVE BANK LTD.
 BRANCH.....

Please
 affix P.P.
 size
 Photograph

Dear Sir,

I/We hereby apply for a loan of Rs.....Rupees.....
) For Purchase of.....Costing about
 Rs.....(Name of article/s) From.....
I/We Under take to repay the loan in.....monthly
 instalments of Rs.....each beginning from.....
 along with interest accrued thereon every month.

- 1- NAME IN FULL :
- 2- Father's Name :
- 3- Address (A) Local :
- (B) Permanent :
- 4- Tel. No (Office) : (Resi).....
- 5- Occupation :
- 6- Age : Married/Unmarried
- Number of dependents Majors.....
- Minors.....
- 7- Employment Particulars :
 - i- Name of office in which
 employed (indicate type of business).....
 - ii- Office Address.....
 - iii- Designation.....
 - iv- Total Emolments per month.....
 - v- Net income per month (less
 Provident Fund, Income Tax.....
 and other deduction)
 - vi- Particulars of other
 income (Annual).....



8- Name and address of the proposed

Guarantor.....

.....
(Signature of the applicant)

DECLARATION

I/We agree to abide by the rules and bye-laws of the bank which are in force or may hereafter come into force.

.....
Signature of the applicant

FOR OFFICIAL USE

On scrutiny of the application and relevant data/information submitted by the applicant
Sri,.....

S/o..... a loan of Rs..... (Rupees
in words)..... for purchase of.....

..... is hereby sanctioned as per terms and
conditions stipulated by H. O. which are now in force or may here after come in to force

Asst. Manager

Udham Singh Nagar District Co-operative Bank Ltd.

Branch.....

Sanctioned as proposed

Branch Manager/Authorised officer of the Bank.



EMPLOYER'S RECOMMENDATION FOR SANCTION OF CONSUMER DURABLE LOAN

To,
The Branch Manager,
Udham Singh Nagar District Co-operative Bank Ltd.
Branch.....

Reg : *Sanction of loan of Rs.....(Rs. in words).....
to Sri.....for consumer durable goods.*

Dear Sir,

We hereby certify that Sri,.....
Working as.....is a permanent
employee of our institution/organisation. We hereby recommend to sanction a loan of
Rs..... to the said employee for purchase of.....

.....
Signature of Employer
(Head of the Institution)

Date.....

Name.....

Designations.....

(Seal of Institution/Department)



Udham Singh Nagar District Co-operative Bank Ltd. Rudrapur

Authorisation Letter From the Borrower For Deduction of Loan

Instalment Out of Salary

- 1- I, Sri/Smt.....
 S/o/ W/o.....Resident
 of.....
hereby fully authorise my
 employer M/s.....
 having their registered office at.....
 with whome i am working as a.....in their
Department..... to
 deduct and continue to deduct from my salary a sum of Rs.....
 (Rupees.....only)
 being the amount of monthly instalment towards the repayment of loan of
 Rs..... Rupees.....only) taken by me from
 Udham Singh Nagar Distt. Co-operative Bank Ltd.
 Branch.....and continue to remit regularly to the said
 Bank, till the entire loan amount together with interest at the rate of.....is
 fully repaid to the said Bank.
- 2- In case of my death or leaving the service for any reason, either by resignation for better prospects, discharge or dismissal from service before the repayment of the loan, I also hereby authorise my employer to effect recovery of the entire loan outstanding against me even from Bonus, Gratuity, Provident Fund etc, payable to me and to forward the same to the said Bank.
- 3- I hereby further agree that this authority is irrevocable and binding upon me and my employer till the entire amount of loan together with interest thereon a saforesaid is fully repaid to the said Bank.
- 4- I have executed this authority as provided for under section 40 (I) of the U. P. Co-operative Societies Act. 1965
- 5- I hereby further agree that this agreement is intended to authorise and to render and declare competent not only my present employers but any other employer or employers with or under



whome I may for the time being, be in service empowering him or them to deduct from my salary or wages the aforesaid monthly instalments and to remit the same as aforesaid to the said Bank.

6- The contents of this authority have been fully understood by me/or have been explained to me and I have understood the same and I am signing the name of my free will.

IN WITNESS WHERE OF I have signed this authority at.....

.....on this.....day of.....

.....20.....

.....
(Signature of the applicant)

Full Name.....

Address.....

.....

Witnessed by me :

Signature.....

Full Name.....

Address.....

.....



**Udham Singh Nagar District Co-operative Bank Ltd.
Rudrapur**

LETTER OF HYPOTHECATION

To,

The Branch Manager,

Udham Singh Nagar District Co-operative Bank Ltd.

Branch.....

Dear Sir,

In consideration of the bank allowing advance of Rs.....(Ruppes in words
.....only)

For the purchase of article as detailed below. I hypothecate and charge with the society may said articles as security for repayment of the said loan and interest as per terms and conditions agreed by me I agree that I will not sell, transfer, mortgage of otherwise dispose off or part with the possession of or encumber the said articles in any way till I have repaid the amount of the loan with interest in full.

I agree that the amount of loan and interest will be paid by me regularly and punctually in equal monthly instalments so that the entire loan and interest shall be repaid within prescribed period. In case I fail to pay three consecutive instalments, it shall be lawful for the Bank to recall the entire outstanding loan and I agree to pay the same not with standing the period of instalments fixed as aforesaid.

I also agree that in case the amount of the loan is not paid by me on demand in writing by the bank it shall be lawful for the bank and its officers or sachiv/Manager to recall upon me to deliver possession of the hypothecated security from me and sell the same by private contract or otherwise of adjustment of my loan account and undertake to pay the amount of shortfall, if any.

In case I default or non observance of any conditions of the loan and in case the hypothecated articles are lost or destroyed or otherwise become unsaleable or unavailable or untraceable as a result of theft or otherwise for any reason whatsoever or the possession of the same is not handed over to the Bank as provided above the bank shall have the right to immediately call upon me to repay the entire amount outstanding in the account not with standing the instalments fixed.



Particulars of the hypothecated articles are as under :-

- 1-
- 2-
- 3-
- 4-
- 5-

Your's faithfully

.....
(Signature of the Borrower)

Dated.....

WITNESS :

- 1- Signature
- Name
- Address
-
- 2- Signature
- Name
- Address
-



Proforma-5

Udhm Singh Nagar District Co-operative Bank Ltd. Rudrapur

DEMAND PRONOTE

Rs.....

Dated.....

ON DEMAND I/We.....

PROMISE TO PAY TO

Udhm Singh Nagar Distt. Co-operative Bank. Ltd. Branch.....

OR ORDER THE SUM OF RUPEES.....

With Interest at the rate

of.....Percent Per annum with Quarterly Rests for Value received.

Rev. Stamp
Rs. 1.00

Signature.....

Designation.....

(Address).....

CERTIFICATE OF SURETY

We, Sri,.....R/o.....

.....and Sri.....

R/O.....do hereby stand as sureties and bind ourselves to be jointly and severally liable to the above named Bank for the due repayment of this loan with interest thereon in accordance with above conditions and the rules and byelaws of the bank and we agree that our liability hereunder shall not be terminated or affected by the bank giving time or any other indulgence to the within named borrower.

Dated.....this.....day of.....

Signature of Sureties

(Signature).....

(Signature).....

1. Name.....

1. Name.....

2. Address.....

2. Address.....

A/c No.

A/c No.

RECEIVED this day.....from Udhm Singh Nagar District Co-op. Bank Ltd.

Branch.....the sum of Rs.Rupees

(in words).....being the amount of the loan for purchase

of.....Rs.....

(Borrower's Signature).....

Full Name.....



MEMORANDUM OF UNDERTAKING FROM THE EMPLOYER IN FAVOUR OF THE BANK

This is to certify that Sri.....
 Son of Sri.....
 Resident of.....
 is a permanent employee of our Institution/Department. He is working as.....and
 his monthly emoluments are as under. He will retire on.....

Basic Pay Rs.

Dearness Allowance.....

Total emolument Rs.

Deductions Rs.

Net amount Drawn Rs.

We undertake that the instalment of the loan to be sanctioned by Udham Singh Nagar District Co-operative Bank Ltd. Branch.....to him will be deducted from his monthly salary. The amount so deducted shall be deposited with the Bank within seven days from the date of its deduction u/s 40 (1) of the U.P. Co-operative Societies Act. 1965. The deductions will be stopped only on receipt of clearance certificate from the Bank.

Date.....

.....
 (Signature of employer)

Name.....

Designation.....

(Seal of institution or department)



Udhm Singh Nagar District Co-operative Bank Ltd. Rudrapur

UTILIZATION CERTIFICATE

This is to certify that I have taken the delivery of.....
(goods) in working order
 to my satisfaction on.....(date) Costing Rs.....
 (Rupees.....) financed by Udhm Singh Nagar Distt. Co-operative
 Bank Ltd. Branch.....original bill is enclosed herewith for record
 which may be returned to me after full repayment of loan with interest. I hereby authorise Udhm
 Singh Nagar Distt. Co-operative Bank Ltd. Branch.....to make payment of these
 bills to the firms I hereby acknowledge receipt of the amount of Rs.....(Rupees in
 words.....) through Cheque No.....dated.....

ENCLOSED :-

Cash memo/Bill No.....

.....
 Signature of Borrower

Dated.....

for Rs.....

Name.....

of (Dealer's name & Address)

Address.....

.....

.....



UDHAM SINGH NAGAR DISTRICT CO-OPERATIVE BANK LTD. RUDRAPUR

(Registered under the Co-operative Societies Act. 11 of 1912)

To,
THE UDHAM SINGH NAGAR DISTRICT CO-OPERATIVE BANK LTD.
H.O. Rudrapur.....
.....Branch

Gentlemen

- 1- I.....hereby apply to become a nominal member of your Bank and sent herewith sum of Rs. 1/- only as fee in terms of the bye-laws of the Bank. I hereby authorise you to place my name on the register of nominal members in case the application is granted.
- 2- I am qualified to be a member of the Bank in terms of bye-laws of the Bank and stat, that I shall be bound by the existing bye-laws of the Bank and by any modification of or addition to such bye-laws that may be legally effected during the period of membership of the Bank.

Name in full.....age.....
(Shares will not be alloted on Joint names)

Father's Name.....

Profession or business.....

Address in full.....

Yours faithfully

Dated.....

.....

Signature

Admitted
Branch Manger

No.....

Specimen Signature from :-

Name..... Father's Name.....

Specimen 1..... 2..... 3.....

Address.....

Dated.....20.....



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.....

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Dated.....

.....

Admitted

Branch Manger

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