



APPLICATION FORM OF EMPLOYEES CO-OPERATIVE CREDIT SOCIETY

[TO BE FILLED IN PROPERLY BY THE APPLICANT SOCIETY]

Application No -----	Dated -----/-----/-----
Name of the Branch -----, MDCCB Ltd.	
Name of the Block -----	

- 1) Name of the Society :
- 2) Registration No. and date :
- 3) Address with contact no. :
- 4) Amount of paid up Share Capital :
- 5) Share Account no with MDCCB :
- 6) Amount of Share investment in MDCCB :
- 7) Reserved Fund of the Society :
- 8) Reserve Fund invested in MDCCB :
- 9) Total deposit of the Members :
- 10) Thrift Fund collected from Members :
- 11) Year of last Audit Completed :
- 12) Year of last Audit Report received :
- 13) Maximum Borrowing power of the Society :
as per Act, Rule's & Bye laws :
- 14) Borrowing Limit per member fixed in the :
last A.G.M :
- 15) Date of last A.G.M. :
- 16) Total no. of members on the date of :
application :
- 17) No. of existing loanee members :
- 18) No. of intending borrower members :
- 19) Amount of loan prayed by the Society for :
- 20) Nature of accommodation prayed for Mid :
Term :

(Rs. in lakh)

21	Particulars		Opening outstanding as on 01-04-20 _____		Loan issued	Repayment of loan during the period		Closing balance as on _____ (Application date)	
			Current	Overdue		Current	Overdue	Current	Overdue
Outstanding of loan	Bank								
	ECCS								

22.	Please specify the nature of financial accommodation admissible to member in terms of society's bye law	Bye Law No.	Kinds/ Type of loan (i.e. M.T.)	Maximum amount admissible	Purpose

23. An undertaking of the Salary Drawing & Disbursing Authority of the Members (employees concerned) for deduction of monthly instalment of loan out of monthly salary bill of the members and depositing the same towards repayment of loan (as per provision of sec 59 of the W.B.C.S. Act.2006)

Furnished on the body the statement as referred to in sl.18 and also on the body of the application of each of the intending borrowing member.

24. Any other relevant information not covered above

I/We solemnly declare the above information are true to the best of my /our knowledge and belief.

-----Signature of Chairman with date

Seal of the Society

-----Signature of Secretary with date

-----Signature of Director with date

LOAN APPLICATION FORM

(For the members of Employees Co-operative Credit Societies)

To
The Chairman/ Secretary,

----- Society Ltd.

Name of the mother organization/ institute
P.O....., P.S., Dist. Murshidabad

Sir / Madam,

I, the undersigned is a member of your society. I am applying a loan amount as mentioned in serial no.9 to meet my own purpose (vide serial no.10). For sanctioning the applied amount, required information is furnished below. I shall be highly obliged if you sanction the loan.

Yours faithfully,

Place:

Dated:/...../.....

PART A: GENERAL INFORMATION OF THE MEMBER

1)	Name	:	
2)	Father's / Husband's Name	:	
3)	Address:		
	(i) Permanent	:	
	(ii) Present	:	
4)	Date of membership to the society	:	
5)	Serial no. in the membership register	:	
6)	Share purchase details:	:	
	(i) No.	:	
	(ii) Amount	:	
7)	Amount of deposit (thrift fund & others)	:	
8)	Information regarding loan already taken by the member:		
	(i) Date of last loan taken	:	
	(ii) Amount of loan taken	:	
	(iii) Purpose of the loan taken	:	
	(iv) Loan outstanding at present	:	
	(v) Amount of overdue	:	
9)	Amount of (MT) loan applied in this application	:	

PART B: EMPLOYMENT INFORMATION OF THE MEMBER

10)	Purpose of the loan	:	
11)	Name of the department	:	
12)	Designation and address of the appointing authority	:	
13)	Present office and its address	:	
14)	Designation of the applicant	:	
15)	Type of employment (strike out the not applicable part) :	:	Permanent/ Temporary/ Casual/ Contingent
16)	Scale of Pay	:	
17)	Monthly salary/ remuneration :		
	(i) Basic Pay	:	
	(ii) Other type of pay	:	
	(iii) Dearness allowance	:	
	(iv) Other allowance	:	
	(v) Gross salary/ remuneration	:	
	(vi) Total deduction	:	
	(vii) Net salary/ remuneration	:	
18)	Date of Birth	:	
19)	Age as on date	: years & month(s)
20)	Date of retirement	:	
21)	Remaining period of service	: year(s) & month(s)
22)	Designation and address of drawing & disbursing officer with telephone no. and email ID.	:	

PART C: DECLARATION OF THE APPLICANT MEMBER

- 23) I,hereby declare that the information furnished above are true and correct to the best of my knowledge. I have accepted the terms and conditions mentioned by your society and I declare that the amount of loan will be utilized exclusively for the purpose I applied for; failing which I will be bound to pay the entire loan amount along with up to date interest thereof and I will accept the punishment by your society as per byelaw of the society.
- 24) I, Shri/ Smt. (Name of the applicant) hereby authorize my Employer/ Disbursing Officer to effect regular recovery from my monthly salary/ wages of such amount as may be fixed by our society and also to make one-time recovery from my retiring gratuity or in the event of my death while in service, from my death gratuity either the entire amount or of such amount as may be fixed by the society for recovery of the loan of Rs..... (Rupees) only which has been given to me by your society for the purpose ofalong with interest and other cost to be accrued thereon.

Place:

Date:/...../.....

Signature of the borrower

PART D: GUARANTORS AND WITNESS

For Guarantors:

Particulars	1 st Guarantor	2 nd Guarantor
Name :		
Father's / Husband Name:		
Designation:		
Permanent address:		
Contact No.		
Membership No.		
Signature		

Witness:

a) Signature:

b) Signature:

Name:

Name:

Membership No.:

Membership No.:

Date:/...../.....

Date:/...../.....

PART E: UNDERTAKING BY THE DRAWING & DISBURSING OFFICER

- 25) As per office records, information mentioned in serial no. 11 to 22 are correct and adequate.
26) Consistent and section 59 of the W.B. Co-operative Societies Act, 2006.

Undertaking is hereby given by the undersigned on behalf of
(Name of the organization) that I, in view of the authority given to me by Sri / Smt.
....., S/o D/o W/o
for repayment of his/ her loan of Rs. to
(name of the ECCS), shall deduct such amount from his/ her monthly salary/ wages as may be fixed by the said society and shall, over and above, attach his/ her retiring gratuity or death gratuity, in the event of his/ her death before superannuation, for either the entire amount or such amount as may be fixed by the said society, on receipt of a written requisition to that effect from the said society and arrange for remittance of the deductions and attachments to the said society as and when made.

Signature of the Drawing & Disbursing officer & Seal

(Seal of Office)

Name:

Designation:

Address:

Date:/...../.....

PART F: FOR OFFICE USE OF THE SOCIETY

Sanctioned loan amount : Rs..... (in figure)
In words : Rupees only)
Meeting of BOD/Loan Sub-committee dated :
Repayment schedule/ No. of installments :
Principal amount for each installments : Rs.

Signature

Chairman/ Secretary/ Manager

Date:/...../.....

REPORTS & RECOMMENDATION OF THE BRANCH MANAGER

A. While checking/ scrutinising the proposal it rectification and or further clarification required on any point that B.M. should note the same on the right hand space and ask the Society to resubmit the proposal with the required rectification / clarification for taking further action [if the space is found insufficient additional sheet to be enclosed].

B. On being satisfied that the Books & records of the Society are maintained properly and all documents papers pertaining to the proposal are in order and also that the working of the Society and its financial position satisfactory there being no gross irregularities the BM may recommended the proposal in confirmity with the existing loaning Policy of the Bank for sanction on the right hand space.

The proposal is returned is the Society with request to resubmit the same with necessary / rectification / clarification on points noted below.

POINTS (Sl. No.)

RECTIFICATION REQUIRED / CLARIFICATION SOUGHT FOR

SUPERVISOR

BRANCH MANAGER

..... BRANCH, MDCCB Ltd.

The Loan as noted below is recommended for sanction on Bank usual terms and conditions :

Type of Loan	Loan applied for		Loan recommended		No. of instalment in which is to be repayable
	Total no. of members	Amount	Total no. of members	Amt. (Gross total of Col.20 of the statement to referred in Col.18)	
M.T.					

SUPERVISOR

BRANCH MANAGER

..... BRANCH, MDCCB Ltd.

STATEMENT SHOWING DETIALS OF INTENDED BORROWING MEMBERS APPLYING FOR LOAN & RECOMMENDATION THEREOF

Name of the Society:

Name of the Block:

Sl No.	Name of the member praying for loan and his/ her father's / husband's name	Date of membership	Sl. No. in membership register	Address of the Member	Name of the office/ Establishment where employed with address	Designation of salary drawing & disbursing officer with address & Telephone no.	Date of Birth	Date of superannuation / service in credit	Whether his service permanent, temporary casual or contingent in nature	Designation	Salary and allowances PM as on the date of application				
											Basic	Allowances	Gross Total	Total deduction from Salary Bill	Net amount payable
1	2	3	4	5	6	7	8	9	10	11	12 (a)	12 (b)	12 (c)	12 (d)	12 (e)
1															
2															
3															
4															
5															

I, the Drawing and Disbursing Officer of the members of Society Ltd. whose name appear in Sl. No..... to above do hereby certify that the particulars of the members as shown against each in Cl. No.2 and in Cl. No. 5 to 12, are correct. I also declare that I am agreeable to abide by the provision of sec. 59 of the WBCS Act, 2006 for recovery of loan instalment from them.

Dated: -----/-----/-----

**Signature of D.D.O.
(With office seal)**



Signature of the Chairman

Seal of the Society

STATEMENT SHOWING DETIALS OF INTENDED BORROWING MEMBERS APPLYING FOR LOAN & RECOMMENDATION THEREOF

Name of the Society:

Name of the Block:

SI No.	Share held in the Society		Maximum borrowing power of the member as per bye law	Particulars of loan applied for			Signature of the member	Amount recommended/ sanctioned by the M/C of the Society & Mode of Repayment proposed			Loan sanctioned /recommended by the Branch Manager
				Date of application	Date of receipt of application in the society	Amount of loan prayed		Amount (In Rs.)	Mode of Re-payment M.T.		
	No.	Amount							No. of instalment	Amount per instalment	
	13 (a)	13 (b)	14	15 (a)	15 (b)	15 (c)	16	17	18 (a)	18 (b)	19
1											
2											
3											
4											
5											

We, the chairman and the secretary of the ----- Society Ltd. do hereby declare that the applicants whose name appear in SI. No.2 are members of the society and the particulars as shown against each in cl. No.3 to 5 and cl. no.13 to 18 above are correct We further declare that individual loan applications along with an agreement authorizing the society as well as the financing bank to recover the loan instalments together with interest due there on from monthly salary wages and gratuity of the members have been obtained from each of the intending borrowing member under sec. 59 (1) and 59 (2) of the WBCS Act 2006 and retained in our custody. We further authorize the financing bank to file dispute cases U/S 139 of the WBCS Act 2006 against the defaulter members directly. We further declare that the purpose (s) for which loan have been applied for by each of the intending borrowing member is genuine and the loan would be utilized for the purpose for which it has been sanctioned by the society.

Signature of the Secretary
Signature of Chairman
Signature of the Supervisor
Signature of Branch Manager
Signature of Inspector of Co-operative Societies

'----- Branch
'----- Branch
'----- Dev. Block/ Circle

For ECCS only

AGREEMENT / BOND

I, ----- (name of the individual borrower), Son/Daughter/Wife of, -----
having permanent address at ----- and present
address at ----- am a member of -----
----- Ltd. (name of the ECCS, herein after to be called as 'society' which is registered under the West Bengal Co-operative Societies Act and West
Bengal Co-operative Societies Rule. I am agreed that I have taken a loan amounting to Rs.....(Rupeesonly) from
the said society repayable within months from today i.e. on or before(date of last instalment) with an interest @.....% per annum plus
penalty interest of% in case of default of repayment of this loan. My loan instalments will start immediately from the next calendar month and I am bound to pay all
installments as per demand of the society.

As per West Bengal Co-operative Societies Act 2006 u/s 59, I also hereby authorize my Employer/ Disbursing Officer to effect regular recovery from my monthly salary/
wages of such amount as may be fixed by the society and also to make one-time recovery from my retiring gratuity or, in the event of my death while in service, from my
death gratuity either the entire amount or of such amount as may be fixed by the aforementioned society for recovery of the loan of Rs. -----
(Rupees ----- only) which has been given to me by the said society for the purpose of -----
along with interest and other cost to be accrued thereon.

I declare that the amount of this loan to be utilized within one month from today for the purpose of -----
otherwise I will be bound to pay back the loan amount with interest instantly and ready to be prosecuted as per by law of the society. After receiving the entire loan
amount, I put my signature on this loan agreement/bond.

Signature of the borrowing member

We become surety, jointly and individually, on behalf of the borrowing member for the proper utilization and installment wise repayments with interest as mentioned by
Murshidabad District Central Cooperative Bank Ltd. in the loan sanction memo.

Yours faithfully,
