

Murshidabad District Central

Co-operative Bank Ltd.

Registration No. 38/59 dated 25-07-1959,
RBI Licence No. RPCD.KOL.NO.10-C dated 30-04-2012,
Head Office: 48, 49 B.B. Sen Road, P.O. Berhampore,
Dist. Murshidabad (W.B.). PIN-742 101,
Phone: 03482 - 252804, E-mail :ho@mdccb.in,



Jelar Bank Aapnar Bank

To
The Chief Executive Officer,
Murshidabad District Central Co-opertive Bank Ltd.
Head Office, Berhampore, Murshidabad.

Subject:Home Loan Application

Through: The Branch Manager,

_____ **Branch**

Sir,
I/We request you to grant me/us a loan facility of Rs. _____ (In
Words: Rupees _____ Only) under
Home Loan for a tenure of _____ months for _____ (Purpose:
Home Building/Home Extension/ Home Improvement/Flat Purchase/Home Purchase/Flat under
Cooperative Society/ West Bengal Housing Board/Other Govt. Housing Schemes).

To enable you to consider the proposal, I/We submit the following particulars.

PARTICULARS	APPLICANT	CO-APPLICANT
Recent Passport Size Photo Signed Across by the applicant & co-applicant		
Name (In BLOCK letter)		
CIF No.		
Father's Name/Husband's Name (wherever applicable)		
Date of Birth:		
Sex:		
Marital Status:		

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	APPLICANT	CO-APPLICANT
Caste:(SC/ST/OBC/MINORITY/GEN)		
Educational Qualification:		
Relationship with applicant:	(Not Applicable)	
Current Residential with PIN Code & Phone No:		
Permanent Address with PIN Code & Phone no: (write "DO" if the address is same as current address)		
Email ID:		
Occupation: (Employed or Self-Employed)		
Name of Employer/Business		
Address with PIN (Please mention the address of the office you are based at):		
Designation & Department:		
Office/Business Phone No.		
Monthly Salary/ Income:		
Other Income (s):		
Trade License No.		
Date of Joining in Service/Commencement of Business/Trade License Issue Date :		
Date of Retirement/Trade License Expiry Date:		

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	APPLICANT	CO-APPLICANT
Status of present accommodation (Own/Rented/ Family/Employer/Others: specify)		
Are you a guarantor of any existing loan in MDCCB?		
If yes, please specify the name and account no. of the beneficiary.		

FINANCIAL INFORMATION (A) : Personal Deposit & Investment Related

Whose Details: (Applicant or Co- applicant)	Account No. with Account Type	Name of the Bank/ Post Office with Branch Name:	Branch Telephone No	Account balance	As on date	Whether encumbered

Shares/ Debentures/ Govt. Securities (NSC etc.), to be filled up below:

Whose Details:(Applicant or Co-applicant)	Co./Bank/Post Office	Date of Instrument	Face value	Present Value	Due Date	Whether encumbered

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FINANCIAL INFORMATION (B) : Personal Insurance Related

Whose Details:(Applicant or Co-applicant)	Co. & Branch Name	Policy No.	Date of issuance:	Sum Insured	Annual Premium	Premium Paid or Surrender Value

* FINANCIAL INFORMATION (C) : Personal Credit/Loan/Advance Related

Whose Details: (Applicant or Co-applicant)	Sources(Bank or any Other Financial Institution including PACS)	Date of Loan	EMI and Term	Loan Outstanding with as on date	Overdue Amount, if any	Overdue since
			EMI: & Months:	As on		
			EMI: & Months:	As on		
			EMI: & Months:	As on		
			EMI: & Months:	As on		

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Address of property to be purchased/constructed

VILL _____ P.O. _____

P.S. _____ PIN _____ Mouza _____, Dag No. _____

Khatian No. _____, LR/RS _____

If the land/property is on leasehold,

Name of Lessor _____ Name of Lessee _____

Date of Agreement _____ and Date of Expiry of the Lease _____
(Agreement of lease must be attached with this application)

Area of Land _____ Cost of Land _____

Built up area _____ Carpet Area (in case of flat purchase) _____

Cost of Construction: _____ Period of Construction: _____

Is the legal title to the unit clear? _____ (Yes/No)

Remarks (if any) _____

Will Murshidabad District Central Co-operative Bank Ltd. be able to obtain first mortgage of the Dwelling unit? _____ (Yes/No)

Remarks (if any) _____

Name and address of the Vendor/Owner: _____

Date of agreement: _____ Agreement Valid up to _____

(Attach a copy of Agreement)

I/We hereby declare that all the particulars and information furnished in the application form and as well as in annexed documents are true, correct and complete and up to date in all respects. I/We have not withheld any information. I/We confirm that I/We have had no insolvency proceedings initiated against me/us nor have I/We ever been adjudicated insolvent. I/We also authorize Murshidabad District Central Co-operative Bank Ltd. (MDCCB) or its agent to make references and enquiries relative to information in this application which MDCCB considers necessary. I/We also authorize MDCCB to exchange, share, part with all information relating to my/our loan details and repayment history

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Information to other Banks/ Financial Institutions/Credit Bureaus/Co-operatives/ Agencies as may be required and shall not hold MDCCB liable for use of this information. I/We undertake to inform MDCCB regarding any change in my/our residence/employment/occupation/transfer and to provide any other information that MDCCB may require. I/We further agree that my/our loan shall be governed by the rules of MDCCB which may be in force from time to time. MDCCB reserves the right to reject any application without providing any reason.

There is no litigation against the firm of me/co. in which I am the proprietor/a partner/a Director. I am/was not interested as proprietor/ partner/ Director in any firm/company whose name is listed in caution list of RBI/ECGC. I/We undertake to bear processing, service, documentation charges etc. stipulated by the bank from time to time. I/we agree, note and understand that MDCCB shall be entitled as its sole discretion to call back, the entire loan/advance weather due and payable or not at any time without assigning any reason and enforce its rights, remedies and securities.

Yours faithfully,

Date Signature of the:.....

(Applicant)

Place:

Signature of the:.....

(Co-Applicant)

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PARTICULARS OF GUARANTORS		
Particulars	Guarantor 1	Guarantor 2
Recent Stamp Size Photo(s) Signed Across:		
Name of the Guarantor		
Father's Name:		
Husband's Name: (if applicable)		
Date of Birth:		
Residential Address/Permanent Address with PIN:		
Occupation:		
Annual Income:		
Office/ Business Address With PIN and Contact No.		

I am willing to stand as guarantor for the above loan (details as per enclosed sheet) and agree to make an agreement as per prescribe format of MDCC Bank Ltd on required value of stamp paper.

Date:
Place:

Signature of the Guarantor (1)

.....

Signature of the Guarantor (2)

.....

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EMPLOYMENT CERTIFICATE

Name of the Office:

Address:

Contact No.

Purpose for being an applicant / surety to Shri/ Smt. for loan of Rs.
...../ under House Loan Scheme. Certified that
Shri/Smt..... S/o D/o W/o
..... Permanent Address PIN
..... and Current Residential Address PIN
..... is a permanent employee of this office and his/her

Designation is

Date of Joining :

Date of Retirement :

Details of his / her Service are given below:

In the Month of, 20.....

Scale of Pay	Recoveries
1. Basic Pay Rs.	a. Provident Rs.
2. Grade Pay Rs.	b. LIC Recoveries Gr. Insurance Rs.
3. Dearness Allowance Rs.	c. Income Tax Rs.
	d. Loan recoveries
4. House Rent Allowance Rs.	1. Rs.
	2. Rs.
5. Medical Allowance Rs.	3. Rs.
	4. Rs.
6. Other Allowance Rs.	e. Other Recoveries Rs.
7. Rs.	1. Rs.
	2. Rs.
TOTAL (A) Rs.	TOTAL (B) Rs.

Net Salary (A) - (B)Rs.

(In words) Rupees only.

(Seal of Office)

Date:

Signature:

Name :

Designation of the

Head of the Office / Department :

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AGREEMENT FOR RECOVERY OF LOAN FROM MONTHLY SALARY FOR WAGES, RETIRING GRATUITY OR DEATH GRATUITY BY EMPLOYER/DISBURSING OFFICER WB UNDER THE CO-OPERATIVE SOCIETIES ACT 2006

[West Bengal Act XL of 2006]

I, Shri / Smt. (Name of the applicant)
..... (Designation),
of (name &
address of the office) hereby authorize my Employer/Disbursing Officer to effect regular recovery from my
monthly salary/wages of such amount as may be fixed by Murshidabad District Central Co-operative Bank
Ltd. 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 bank for recovery of the loan of Rs. (Rupees.....
..... only) which has been given to me by the said bank for the purpose of
..... along with interest and other cost to be accrued thereon.

Date
.....
Signature of the borrower

CONSISTENT WITH 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 Shri / Smt. S/o D/o W/o
..... for repayment of his / her loan of Rs.
..... to Murshidabad District Central Co-operative Bank Ltd. shall deduct such amount
from his / her monthly salary / wages as may be fixed by the said bank 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 bank, or receipt of a written requisition to that effect
from the said bank and arrange for remittance of the deductions and attachments to the said bank as and
when made.

(Seal of Office)

Date:

Signature of the D.D.O. :

Name of the D.D.O. :

Designation of the D.D.O. :

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Name, address and occupation of the **Referee**, if any

Date:
Place:

Signature of the referee

To be filled by the branch:

MURSHIDABAD DISTRICT CENTRAL CO-OPERATIVE BANK LTD.

Memo No. _____ Branch _____
Date: _____

Name of the Applicant :

CIF.....

Loan amount prayed by the applicant :

Purpose :

Repayment term of loan applied : Months & Interest @% p.a.

EMI :

Whether the loan is complying with the loan policy of the bank? (Yes/No)

Whether the loan is recommended for sanctioning or not? (Yes/No)

Supervisor's Comment :

.....

Branch Manager's Comment :

.....

Signature of:

Branch Supervisor

Branch Manger

Name of :

Branch Supervisor

Branch Manger

Date:

(Office Seal)