

# 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 Cooperative Bank Ltd.**  
**P.O. - Berhampore, Dist. – Murshidabad**

Paste Passport Size

**PHOTO**

Signed Across

**Subject: Personal Loan Application (Salary Earners)**

Through the Branch Manager, .....Branch

Sir,

I, \_\_\_\_\_, am a customer of your bank, having savings  
account no. \_\_\_\_\_ and I am applying for a personal loan of  
Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_)  
only for the purpose of \_\_\_\_\_ (attach a copy proof in  
case of loan above Rs. 3,00,000/- only) repayable in \_\_\_\_\_ months.

My other particulars are given below.

1. Name of the Applicant (in BLOCK letters): \_\_\_\_\_
2. Father's / Husband's (strike off the portion not applicable) Name: \_\_\_\_\_  
\_\_\_\_\_
3. Date of Birth: \_\_\_\_\_
4. Residential Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
5. Present Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
6. Contact No. \_\_\_\_\_
7. Date of Appointment: \_\_\_\_\_
8. Date of Retirement: \_\_\_\_\_
9. Designation: \_\_\_\_\_ Place of Posting at \_\_\_\_\_



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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 Personal 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. ....
<b>TOTAL (A) Rs. ....</b>	<b>TOTAL (B) Rs. ....</b>

**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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***Jelar Bank Aapnar Bank***

<b>PARTICULARS OF GUARANTORS</b>		
<b>Particulars</b>	<b>Guarantor 1</b>	<b>Guarantor 2</b>
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:

Signature of the Guarantor (1)

Place:

Signature of the Guarantor (2)

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

Date:

Signature of the referee

Place:

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)**