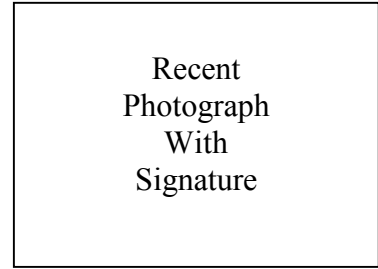


**THE H.P. STATE COOPERATIVE BANK LTD;
HEAD OFFICE THE MALL SHIMLA-171001.**

The Manager
H.P. State Co-op. Bank Ltd.,
Branch Office.....



Reg:-**APPLICATION FOR A TERM LOAN
FOR PURCHASE OF CONSUMER
DURABLES ARTICLES.**

Please sanction a term loan of Rs..... in my favour for purchase of consumer durable goods as detailed herebelow alongwith all the requisite particulars for your perusal:-

1. **Personal data:-**

- i) Name of the applicant :
- ii) Permanent address :
- iii) Phone Nos. Residence..... Office.....
- iv) Name of Deptt./Institution in which working :
- v) Designation :
- vi) Length of Service :
- vii) Confirmed/ unconfirmed :
- viii) Date of superannuation :
- ix) Gross Monthly Salary :
- x) Total Monthly Deductions:.....
- xi) Net Monthly Salary :
- xii) Monthly repayment Instalment of Loan applied:.....
- xiii) % of net salary to Gross salary after instalment :

2. **Liabilities:-**

- i) Number of dependents in the Family :

-2-

ii) Minimum sustenance amount required for the family :

iii) Other Liabilities :
(Please specify)

3. **Consumer durable goods to be purchased**

<u>S.No.</u>	<u>Article to be purchased</u>	<u>To be purchased from</u>	<u>Cost</u>
1.			
2.			
3.			
4.			
5.			
6.			
7.			

Less margin money @ _____
Loan required = _____

I.....S/O,/O,W/OSH.....
.... hereby undertake that the particulars as given above are correct and nothing has been concealed there from. I further authorise my DDO to deduct my monthly salary equivalent to the amount of instalment fixed by the Bank, if sanctioned, and may remit the same to the H.P. State Co-operative Bank Ltd; Branch Office..... for crediting into my said loan account. I further authorise my DDO to forfeit / appropriate any of dues payable to me by the Office or any other Organisation towards liquidating said loan in case of my death / retirement / suspension / termination / dismissal / withheld of salary etc. and I shall not have any right to claim any such dues despite being provided in any of Act /Law in force.

Date:.....

Place:

Witness..... :
(Signature of Borrower)

(For Bank's use only)
Comments of dealing Official/ officer.....

.....Na
me.....Designation.....Signature.....Date.....
Branch Manager's Comments / Sanction / Recommendations.....

.....
.....
.....

.....
(Signature)
Name.....
Designation.....

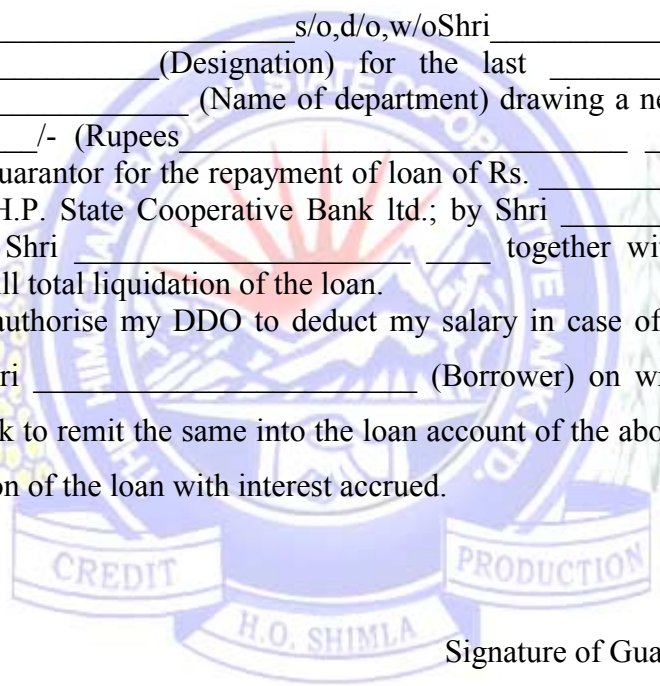
.....
Date

Annexure "C"

GUARANTOR'S UNDERTAKING WITH THEIR DDO'S CERTIFICATE UNDER SECTION 46 OF H.P. CO-OPERATIVE SOCIETIES ACT, 1968.

I _____ s/o,d/o,w/o Shri _____ Working as _____ (Designation) for the last _____ Years with _____ (Name of department) drawing a net monthly salary of Rs. _____/- (Rupees _____ only), hereby stand as guarantor for the repayment of loan of Rs. _____ being raised from the H.P. State Cooperative Bank Ltd.; by Shri _____ S/O, D/O, W/O Shri _____ together with interest to be accrued thereon till total liquidation of the loan.

I further authorise my DDO to deduct my salary in case of default made in repayment by Shri _____ (Borrower) on written demand of the aforesaid Bank to remit the same into the loan account of the above said borrower till total liquidation of the loan with interest accrued.



Date: _____
Place: _____

Signature of Guarantor
Name and Designation

Countersigned by DDO
Of the Guarantor

Name(DDO) _____ Designation _____
Dispatch No. _____ Dated _____

Annexure "B"

**Employer/DDO Undertaking under section 46 of
H.P. State Coop. Societies Act, 1968**

As per authorisation and request made by Shri/ Smt. / Miss _____ S/O, W/O, D/O, Shri _____, it is certified that he/she is in the regular service of this Deptt. i.e. _____ (Name of Department) holding a post of _____. He /She is in the regular service of this Deptt. for the last _____ years and is due to retire from the service of this Deptt. on _____.

I hereby undertake to recover the agreed loan instalments every month from the salary bill of the aforementioned employee and to remit the amount by issuing of cheque/demand draft in favour of the H.P. State Coop. Bank Ltd. Branch Office _____ or by depositing cash through an authorised person of the Department to the credit/deposit of his/her loan account with the said Bank till the entire loan together with interest is fully repaid.

In case of his/her death, resignation from and/or termination of the service of the aforesaid employee from the Department / Institution, the total outstanding loan amount with interest shall be recovered from the terminal benefits payable to him/her and shall be deposited with the Bank.

Dispatch no. _____

Signature of DDO/Employer

Dated: _____

Designation _____

Department _____
Seal of Deptt.

In case of staff Member being loanee this undertaking may be obtained on plain paper whereas in case of loanee being outsider this undertaking must be

UNDERTAKING

I, _____ S/O, D/O, W/O Shri/Smt.
Aged _____ years permanent resident of
Village _____ Post Office _____ Tehsil
_____ District _____ H.P. do solemnly affirms and take on
oath as under:-

1. That I had applied to the H.P. State Cooperative Bank limited, Branch Office _____ for sanction of a consumer durable loan amounting to Rs. _____ (Rupees _____) only, for purchase of following articles:-

S.No	Article to be purchased	Full Particulars (Like model, make)	To be purchased from	Cost
------	-------------------------	--------------------------------------	----------------------	------

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.

2. That the H.P. State Cooperative Bank Ltd; Head Office Shimla-1, through its Branch Office _____ on my request has sanctioned a loan of Rs. _____ in my favour for purchase of above said articles vide its letter No. _____ dated _____ on the strength of facts submitted by me in the application for the purpose.
3. That I have purchased the above said articles which are/would be in my possession and may be inspected at any time by the authorities at my house at _____.
4. That I have to make the payments to the supplier(s) of articles purchased by my as detailed above and I have deposited the required margin in my saving account No. _____ with the said Bank's

Branch _____. It is therefore, requested that the proceeds of the loan sanctioned in my favour may be credited into my aforementioned account so that I can make the payment.

5. I, undertake that the loan amount availed by me has been utilized for the purpose it is sanctioned and I shall be fully responsible for it.

Deponent

Certified that the facts as given above are correct to the best of my knowledge and belief and nothing has been concealed there from.

Deponent

Annexure “ D”

DETAIL OF ARTICLES TO BE PURCHASED

I, _____ S/O, D/O, W/O Shri/Smt.
_____ Aged _____ years permanent resident of
Village _____ District _____ H.P. and an employee of
_____ Post Office _____ Tehsil
Department/Institution has applied for a loan of Rs. _____ to the H.P.
State Cooperative Limited Head Office Shimla –1 through its branch office
_____ for purchase of consumer durables articles as per details given here
below :-

S.No	Article to be purchased	Full Particulars (Make , Model etc.)	To be purchased from	Cost.
------	-------------------------	---------------------------------------	----------------------	-------

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.

Total =

Less Margin money @ _____ = _____

Loan applied =

Dated: _____

Signatures of applicant loanee

Name : _____

Address: _____

