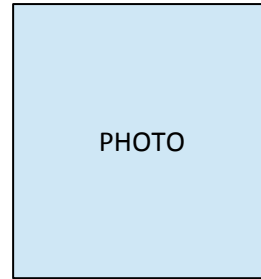
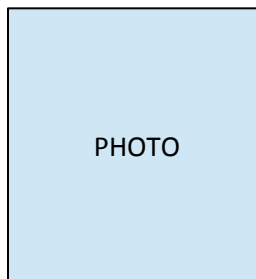


# CONSUMPTION LOAN APPLICATION FORM

To,  
The Managing Director  
The Co-operative City Bank Ltd.  
U.N Bezbaruah Road,  
Silpukhuri,  
Guwahati-781003

Date \_\_\_\_\_



## Sub: S.T./ M.T LOAN PROPOSAL

Dear Sir,

I hereby apply for a Short Term/Medium Term Loan of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_) only repayable on demand but not later than, \_\_\_\_\_ (date) in \_\_\_\_\_ Monthly installments Rs. \_\_\_\_\_.

### The Loan is required for the following purpose :

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

against which I agree to offer the following securities:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_

I agree to abide by the rules & by-laws of your Bank which are now in force or hereinafter may come into force

Yours faithfully,

\_\_\_\_\_  
(Signature of the Applicant)

Enclosures.

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

Phone No. Residence\_\_\_\_\_

Office\_\_\_\_\_

Mobile\_\_\_\_\_

**PARTICULARS OF THE APPLICANT**

1. Applicant's full name : \_\_\_\_\_
2. Father's/ Husband name : \_\_\_\_\_
3. Present residential address : \_\_\_\_\_  
\_\_\_\_\_
4. Permanent address : \_\_\_\_\_  
\_\_\_\_\_
5. Office address and Telephone No. : \_\_\_\_\_  
\_\_\_\_\_
6. Designation of the Applicant : \_\_\_\_\_
7. Date of Birth of the Applicant : \_\_\_\_\_
8. How long the employee is employed : \_\_\_\_\_  
in the present job
9. Whether Permanent or Temporary : \_\_\_\_\_
10. Whether the Service is pensionable or not : \_\_\_\_\_
11. Whether the job is transferable or not : \_\_\_\_\_
12. Date of Retirement : \_\_\_\_\_

**A. PARTICULARS OF INCOME :**

1. Salary Income
  - Gross monthly salary : Rs. \_\_\_\_\_
  - Deductions : Rs. \_\_\_\_\_
  - Net drawn : Rs. \_\_\_\_\_
2. Any other Income : Rs. \_\_\_\_\_  
(Please specify in details)

**TOTAL INCOME : Rs. (A)**

**B. MONTHLY EXPENSES :**

- a) House rent : Rs. \_\_\_\_\_
- b) Subsistence : Rs. \_\_\_\_\_
- c) Others : Rs. \_\_\_\_\_
- d) : Rs. \_\_\_\_\_
- e) : Rs. \_\_\_\_\_

**TOTAL EXPENDITURE : Rs. (B)**

**NET SAVINGS : (A – B) : Rs. \_\_\_\_\_**

**C. OTHER PARTICULARS :**

- a) Age and state whether married or single and No. of dependents : \_\_\_\_\_
- b) No. of share held in this Bank : \_\_\_\_\_
- c) Whether member of any other Co-op. Societies or Bank : \_\_\_\_\_  
If yes, state particulars.  
(I) Whether borrowed any money from such Co-op Societies or Bank : \_\_\_\_\_  
(II) Whether stood as surety to any borrower from such Society or Bank : \_\_\_\_\_
- d) Amount of previous loan availed from this Bank, Purpose and present outstanding : \_\_\_\_\_
- e) Name of the person for whom stood as surety if any in this Bank : \_\_\_\_\_
- f) Particulars of accounts maintained with this Bank (state nature of A/Cs, A/C No. etc.) : \_\_\_\_\_
- g) Name and address of Bankers other than Co-op. City Bank Ltd. and nature of A/C  
I) Previous Banker : \_\_\_\_\_  
II) Present Banker : \_\_\_\_\_
- h) Other liabilities and dues : \_\_\_\_\_  
I) Details of any litigation : \_\_\_\_\_  
II) Details of any other assets : \_\_\_\_\_
- i) Any other assets which may help Bank in assessing your worth : \_\_\_\_\_

I hereby declare that all the information and answers given above are true to the best of my knowledge. If any of them is found to be false, the Bank may take such action against me which is deemed fit by the Bank. I also undertake to communicate immediately to the Bank for any change in the above information.

Date .....

Place.....

(Signature of the applicant)

To, \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Date : .....

(Employer)

**Sub : AUTHORITY FOR RECOVERY OF LOAN INSTALMENTS DUE TO  
THE CO-OPERATIVE CITY BANK LTD., GUWAHATI.**

Sir,

I have the honour to inform you that I am going to avail from The Co-operative City Bank Ltd., Guwahati, for a Loan of Rs. ....  
(Rupees.....) only for the purpose of..... The loan is repayable in.....  
(.....) months by the way of monthly installments of Rs..... including interest @ ..... % p.a.

I do hereby authorize you to deduct and continue to deduct from my salary the said amount of monthly installments towards repayment of aforesaid loan amount taken by me as mentioned above, from the Bank and to continue to remit to the said Bank on requisition being received from the said Bank, regularly month by month such deducted installments till the entire loan amount together with interest payable thereon is fully paid to the said Bank.

I further agree that this letter of authority is irrevocable and binding upon me till the entire amount of loan together with interest thereon as aforesaid is fully repaid to the said Bank.

Yours faithfully,

Signature :  
Name & Designation :  
Office Address :

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**ACCEPTED**

Office Issue No. .... Date .....

We have certify that we have on objection in the matter of Shri/Smti .....an employee of this establishment for sanctioning the loan by the above Bank namely THE CO-OPERATIVE CITY BANK LTD., Guwahati.

As requested by Shri/ Smti .....  
we have also no objection to deduct the loan installments to his/ her monthly salary for remitting the deducted amount to the said Bank and to continue deducting the same and remitting the deducted amount to The Co-operative City Bank Ltd., till the loan Account is fully liquidated with interest.

Date.....

\_\_\_\_\_  
(Seal & Signature of the Employee)

(For Guarantor)

To, \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Date : .....

(Employer)

**Sub : AUTHORITY FOR RECOVERY OF LOAN INSTALMENTS DUE TO  
THE CO-OPERATIVE CITY BANK LTD., GUWAHATI.**

Sir,

I have the honour to inform you that I am going to stand as Guarantor of Shri/Smti \_\_\_\_\_ son/daughter/ wife of Shri \_\_\_\_\_ an employee, holding the post of \_\_\_\_\_ in the office of \_\_\_\_\_ who applied to The Co-operative City Bank Ltd., Guwahati, for a Loan of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_) only repayable in \_\_\_\_\_ months by monthly installments @ Rs \_\_\_\_\_ per month including interest.

I do hereby authorize you to deduct and continue to deduct from my salary the said amount of monthly installments towards repayment of the aforesaid loan amount taken by Shri/ Smti \_\_\_\_\_ as mentioned above, from the aforesaid Bank and to continue to remit to the said Bank on requisition being received from the said Bank, regularly month by month such deducted installments till the entire loan amount together with interest payable thereon is fully paid to the said Bank.

I further agree that this letter of authority is irrevocable and binding upon me till the entire amount of loan together with interest thereon mentioned above is fully repaid to the said Bank.

Yours faithfully,

Name :

Name & Designation :

Office Address :

\_\_\_\_\_  
Signature

**ACCEPTED**

Office Issue No. ....

Date .....

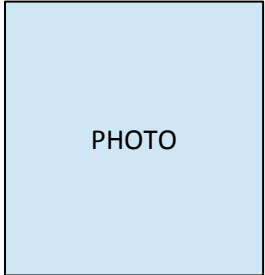
We have certified that we have no objection in the matter of Shri/ Smti \_\_\_\_\_ an employee of this establishment in standing as Guarantor of Shri/Smti \_\_\_\_\_

As requested by Shri/ Smti \_\_\_\_\_ we have also no objection to deduct the loan installments to his/ her monthly salary for remitting the deducted amount to the said Bank and to continue deducting the same and remitting the deducted amount to THE CO-OPERATIVE CITY BANK LTD., till the loan Account is fully liquidated with interest.

Date.....

\_\_\_\_\_  
(Seal & Signature of the Employee)

# GUARANTORS STATEMENT



I Want to stand as Guarantor for loan/ advance of Rs. \_\_\_\_\_

\_\_\_\_\_ applied by \_\_\_\_\_

1. Name \_\_\_\_\_

2. Profession & Occupation(details)\_\_\_\_\_

3. Age \_\_\_\_\_ 4. Education \_\_\_\_\_

5. Father's Name \_\_\_\_\_

6. Present Address \_\_\_\_\_

7. Permanent Address \_\_\_\_\_

8. Income Source \_\_\_\_\_

9. Monthly Income Rs. \_\_\_\_\_

10. Monthly Expenses

(a) House rent Rs. \_\_\_\_\_

(b) Subsistence Rs. \_\_\_\_\_

(c) Others Rs. \_\_\_\_\_

(d) Rs. \_\_\_\_\_

(e) Rs. \_\_\_\_\_

\_\_\_\_\_

Total Expenses Rs. \_\_\_\_\_

Rs. \_\_\_\_\_

11. Net Income Rs. \_\_\_\_\_

12. Particulars of Life policies

<u>Policy No.</u>	<u>Date</u>	<u>Amount</u>	<u>Mode &amp; amount of premium</u>
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Premium Paid

13. Particulars of NSCs/ Units etc.

<u>No.</u>	<u>Date</u>	<u>Amount</u>
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14. Particulars of land & building.

Dag No.      Patta No.      Location      Mouza      Area

Cost Price

Market Value

15. Concerns/ Establishment where interested.

Name & Address      Phones      Interested as

Capital Investment

Loans given

Yearly Income

16. Bankers

Name      Nature of Account      Balance

17. Particulars of Loans/ advances

Source      Amount      Purposes      Present due

Securities given

How repaid

Repayment Schedule

18. Other liabilities & dues :

19. Particulars of tax assessment :

20. Details of any litigation :

21. Details of other assets :

22. No. of shares held in this Bank :

23. Shares held in others Banks :

24. Any other information which may help the Bank in assessing your worth :

I declare that the above informations are true to the best of my knowledge and any material change will be intimated to the Bank immediately. It also declare that I am not a member of any other Primary Co-op. Bank Credit Society.

Date\_\_\_\_\_

(Signature)