



THE JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LTD.

Room No.610, 6th Floor, Telephone Bhaban, 34 BBD Bagh(South), Kolkata-700001

Website : www.jetccs.org | Telephone :033- 2228-3434 | e-mail : jetccsltd@gmail.com

APPLICATION FOR LOAN

(Any over-writing or erasing will disqualify the application)

To
The Secretary,
THE JUNIOR ENGINEERS' (TELECOM) CO-OPERATIVE CREDIT SOCIETY LTD.
Kolkata -700001

Sir,
I beg to apply for Emergency Loan /Short Term Loan /Long-term Loan/Special Long Term Loan (*strike out which are not applicable*) of Rs (*in figure*) Rupees..... (*In words*) and to repay the same in consecutive monthly installments with due interest.

I shall execute necessary bond in favour of the Society at the time of taking payment of loan, if sanctioned.

Necessary particulars in this connection are given below :

Full Name:		
Designation:	HR No:	MEMBERSHIP No:
Length of Service completed :	Basic Pay:	
Purpose of Loan:		
Outstanding Loan amount to the Society (If any):		
Amount of Annual Income (Gross Annual Salary) Rs:		
Annual expenditure including repayment of outside debts Rs:		
Surplus available for repayment of loan applied for Rs:		

I declare that the information and particulars given above by me whether written by my hand or not, are true. I further, declare that the committee of Management has the absolute right to reduce the amount of loan applied for and the number of installments without prejudice to the other part of this application. I also declare that if I fail to comply with or willfully contrivance the Act, the Rules and the Bye-laws of the Society will have full authority to recover the full amount of loan with interest and fine if any immediately in one installments. It is further declared that the statements, information and representation contained in this application will form a part of the bond.

Date : __ / __ / ____

Yours faithfully,

.....
(Signature of the applicant in full)

FOR OFFICE USE ONLY		Name of the Applicant:	
1. Eligibility :		Disbursing Unit:	
2. O/S Loan:	On:	Office Address	
3. Date of Retirement:		Residential Address:	
4. Loan SI No:		Tel No: (O): (R):	
5. Loan Application ID:		(M):	
4. Signature of the office staff:			

(To be filled by the Sureties)

I/We agree to stand surety/sureties for the above mentioned loan applied for

Surety 1	Surety 2
Name :	Name :
Designation:	Designation:
Membership No:	Membership No:
Official address:	Official address:
Signature	Signature

Surety 3	Surety 4
Name :	Name :
Designation:	Designation:
Membership No:	Membership No:
Official address:	Official address:
Signature	Signature

FOR OFFICE USE ONLY

• **Details of the member:**

Date of membership:	Share value held on date Rs.	
Total deposit in Thrift fund on date Rs :	Total deposit in Guarantee Fund on date Rs:	Outstanding loan to be recorded Rs. :

• **Details of sanctions of the loan:**

Type of Loan sanctioned	EM / MID / LT / SPL LT	Loan sanctioned (+)	Rs.
Amount of loan sanctioned	Rs.	Less Value of share (-)	Rs.
Number of monthly installments		Less Guarantee Fund (-)	Rs.
Cash (Rs.) [A]		Less Repaid previous loan (-)	Rs.
Bank (Rs.) [B]		Less misc. (-)	Rs.
Total [Cash + bank] [A+B]		Net amount payable :	Rs.
Date			

• **Details of Cheque issued:**

Cheque No:	Date:	Amount:	Receipt No:
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Checked by: (signature of office staff)	The above mentioned loan has been sanctioned by the Managing Committee	
	Chairman:	Secretary:

(Acknowledgement by the loan applicant)

Received Cheque no _____ dated _____ amounting Rs. _____

.....
(Signature of the loan applicant)



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B O N D

(This bond is an integral part of the loan application. Any over-writing or erasing will disqualify the bond.)

I.....
Son/daughter/ wife of , member of the Junior Engineers' (Telecom) Co-operative Credit Society Ltd. (Regd.) (hereafter called as 'Society') bearing Membership No.....having address
..... hereby acknowledge that subject to the Bye-laws of the Society, I have received from the said Society a loan of Rs..... (in words) only against my loan application dated which was duly sanctioned by the Society.

I undertake to pay the Society at the place of business at Calcutta on and after these date the monthly installments with due interest, as per the claim sheet. If the rate of interest is subsequently changed by the Society, I undertake to pay interest at the changed rate on this loan from date affecting the change.

I do hereby authorize the Junior Engineers' (Telecom) Co-operative Credit Society Ltd. to demand recovery of the said loan of Rs..... together with interest due thereon by deduction in consecutive months from my pay or leave salary as the case may be, through disbursing officer of the office in which I am at present or may in future be employed. I also authorise the society to recover the monthly principle amount to be repaid against the said loan together with the due accrued interest through ECS/NACH from by given bank account.

I also authorize the disbursing officer to deduct the outstanding balance of this loan, if any, from the gratuity money in the event of my voluntary retirement, sudden death, retirement, forced retirement, resignation, termination, dismissal or removal from service and hand over the amount so deducted to the Society.

If the disbursing officer fails to recover the dues of the Society from my pay on any occasion, for some reason or other or the ECS/NACH debit failed for any reason to recover the dues of the Society, I undertake the responsibilities of paying the dues of the Society direct to the Society to keep myself bounded by the terms of this bond.

If I fail to pay the monthly installments with interest in any month, the whole or the unpaid portion of the amount shall at once become due and payable and shall bear interest at enhanced rate as may be fixed up by the Society.

The value of my shares, the amount of Thrift Fund deposit and Guarantee Fund at my credit will stand as security for the Loan.

I do hereby declare that I have applied the said loan for the purpose of and based on such declaration the said loan has been sanctioned by the committee of management of the society.

I also declare that If at any time I fail to comply with the Bye-laws of the Society, the Society will have full authority to declare the total amount of outstanding loan with interest and cost involving recovery, if any, immediately payable and recoverable from me.

.....
(Signature in full of the applicant)

Continued to next page:

Continued from pre page:

I further declare that I have neither applied for being adjudicated as an insolvent in any court nor I have applied for retirement from service.

Under the above condition, I execute this bond after receiving the sum of Rupees..... in full.

.....
(Signature in full of the applicant)

Name of the Applicant:
Designation of the applicant
Office address:
Residential Address

I/We hereby agree to be sureties of the above mentioned loan and to be jointly and severally liable for (1) its repayment with interest and any cost incurred in collection (2) for its employment in accordance with the purpose mentioned in the Bond.

Further I/We do hereby authorize the Society to realize the outstanding loan from my/ours salary and/or through ECS deduction from our bank account, deposits to the Society in the form of my Shares, Thrift Fund, Guarantee Fund, together with interest due thereon in case the principal borrower fails or refuse to liquidate the loan contracted by him under this BOND.

Surety 1	
Name :	
Signature in Full:	
Designation:	
Membership No:	
Official address:	
Residential Address	
Tel No: (O):	(R):
(M):	

Surety 2	
Name :	
Signature in Full:	
Designation:	
Membership No:	
Official address:	
Residential Address	
Tel No: (O):	(R):
(M):	

Surety 3	
Name :	
Signature in Full:	
Designation:	
Membership No:	
Official address:	
Residential Address	
Tel No: (O):	(R):
(M):	

Surety 4	
Name :	
Signature in Full:	
Designation:	
Membership No:	
Official address:	
Residential Address	
Tel No: (O):	(R):
(M):	



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LOAN VOUCHER

Cash.....
Cheque.....
Cheque No.....Bank.....

Cashier Please Pay
Rs.....
Date.....
_____ Secretary, JE(T)CCS Ltd.

Received from the J.E.(T).C.C.S. LTD. the sum of Rs.....

(in words) Rupees

on account of

Date

M/No.....

.....
(Signature of the loan applicant)