



THE MAHARASHTRA MANTRALAYA & ALLIED OFFICES CO-OPERATIVE BANK LTD.

MANTRALAYA, MUMBAI-400 032

VEHICLE LOAN AGREEMENT

No. _____

Loan A/c No. _____

I, _____ residing at _____ do hereby acknowledge to have received from the above named Bank a Two Wheeler & Four Wheeler Vehicle Loan limit of Rs. _____ /- (Rupees:- _____ only) and agree as follows :

- 1) I shall repay this loan EMI in _____ installment of Rs. _____/- in not more than 60 / 84 months is of which the first shall be payable on or before _____ (Mentioned Exact Due Date) and the other installments by a regular interval of the month thereafter with interest then due.
- 2) The loan shall bear interest at _____ % per annum or at such rate as may be fixed by the Bank from time to time without reference to me.
- 3) If I fail to pay any installment with interest as provide in clause 1 hereof, I shall be liable to pay at once the whole amount then due together with interest due thereon in terms of my Demand Promissory Note Dated _____ if called upon to do so by the said bank.
- 4) I shall use the loan for the Vehicle purpose stated in the application dated _____ and shall when called upon, furnish satisfactory proof of loan having been so applied for falling which I shall be liable to pay at once the whole or part of the amount as the Board may decide together with all interest due thereon.
- 5) I hereby authorize the Drawing and Disbursing officer of _____ Department/Office or the Drawing and Disbursing Officer of any other Department to which I may be transferred in future or the pay and Accounts/Treasury Officer through whom my salary is drawn, to deduct on behalf of the Bank from my salary, gratuity or other sums payable to me for the above mentioned loan together with interest in one or more installments as the Board of Directors might determine from time to time as per provision in the MSC Act of 1960 under Section-49.
- 6) I shall pay the installment of loan personally, if it is not deducted from my salary.
- 7) I shall pay penal interest whenever I will become liable to pay it.
- 8) I shall be bound by the rules and Bye-laws of the above bank which are now in or hereafter may comes into forces and the terms thereof shall be deemed to have been incorporated in to this agreement.
- 9) In the event of my transfer to any other Department, it will be my responsibility to inform my complete office address to the Bank immediately and also to credit the amount to the Bank as per its demand.
- 10) I also authorize & undertake to Bank to transfer this sums payable to bank against any debt from my saving Deposit & Fixed Deposit Account.
- 11) I have noted the loan become SMA 1 if I may not pay installment till 30 days and become SMA 2 if I may not pay overdue till 60 days. I also noted if I may not pay overdue amount before 90 days my account will become NPA on 91st day.

Dated: at _____ this _____ day of _____

Borrower's Signature

I _____ (Surety Name) do hereby stand surety and bind myself to be liable to the above named Bank for the due repayment of this loan with interest thereon in accordance with above condition, rules and bye-laws of the bank and I agree that my liability hereunder shall not be terminated or affected by the Board of Directors of the said Bank giving time or any other indulgence to the within named Borrower,

As per the Maharashtra Co-operative Societies Act 1960 Section 49 (1)(2)(3), the amount of the loan may be recovered form myself, if defaulted by Borrower

Dated: at _____ this _____ day of _____

Signature of Surety _____

Received _____ day of _____ from The MAHARASHTRA MANTRALAYA AND ALLIED OFFICES CO-OPERATIVE BANK LTD. The sum of Rupees _____ being the amount of the Vehicle loan with mentioned.

Rs. _____

Place :- _____

Borrower Signature

₹		/-
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Place : _____

Date : _____

On demand I / We _____

do hereby jointly and severally promise to pay **THE MAHARASHTRA MANTRALAYA AND ALLIED OFFICES CO-OPERATIVE BANK LTD. Mumbai** on order the sum of Rupees _____

_____ together with interest at _____ percent per annum for value received.

Signature X _____

Signature X _____

Revenue Stamp

Reg. No. _____

Branch _____

Membership No. _____



मँको बँक

THE MAHARASHTRA MANTRALAYA AND ALLIED OFFICES CO-OPERATIVE BANK LTD.

MANTRALAYA, MUMBAI - 400 032.

APPLICATION FORM FOR MEMBERSHIP

SEVARTH NO.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Photo

Note : Application should be written in own hand by the Applicant Typed application will not be accepted.

- Name of the Application in Full : _____
(IN BLOCK LETTERS) (Surname) (Name) (Father/Husband Name)
- (a) Gender : ☐ Male ☐ Female ☐ Third Gender
Residential Address : _____
Pin Code _____ Tel. No./ Mob. No. _____
(b) Postal Address of Permanent Native Place : _____
Pin Code _____
(c) Email ID : _____ Aadhar No. _____ PAN No. _____
- Name of the present Department / Office : _____
Tel. No. _____
(a) Name of the Permanent Department : _____
- Designation & Class of Service : _____
- Whether Services are transferable ? : Yes / No _____
- Date of Birth : _____ Date of Superannuation : _____
- Present Pay & Pay Scale : _____
- (a) Total Length of Service in the present post : _____ Years _____ Months _____
(b) Date of Appointment in Government Service : _____
(c) Particulars of Total Services : _____ Years _____ Months _____
- (a) Are you Permanent in the Service ? Yes / No _____
(b) If no, is the post of which you were recruited on initial appointment comes under the purview of the Public Service Commission ? Yes / No _____
(c) Are you P. S. C. selected? Yes / No _____
(d) If not, please state the mode of the recruitment : _____
- (a) Were you a member of this Bank before? Yes / No _____
(b) If yes date of resignation : _____
(c) Reasons for resigning : _____
- Do you have a Saving Account with this Bank? If so give the Account No.: _____

I desire to be a enrolled as a member of **THE MAHARASHTRA MANTRALAYA & ALLIED OFFICES CO-OPERATIVE BANK LTD.** and propose to subscribe for Ten shares. I send herewith Entrance Fee of Rs. 50/- plus Rs.1000/- towards the Shares. I undertake to obtain prior permission of the Bank in case I desire to be member of any other Co-operative Credit Society of Bank. I have read and hereby agree to abide by the Bye-laws and Rules of the Bank now in force or as may be modified or altered from time to time.

Date :

Signature of the Applicant

Certified that the information furnished by the Applicant as above is correct as per the record of this Office / Department.

Signature :

Designation :

May be Admitted / Rejected

Telephone No.:

Asst Branch Manager / Branch Manager

(Office / In Charge of the Establishment)

Membership Accepted / Rejected in Board meeting held on _____

Chief Executive Officer

Director

Chairman / Vice Chairman

P.T.O.

In the event of my deputation, allotment and transfer to any other Departments of the Government of separate Body, I will inform the Bank immediately in writing.

I will inform the Bank in writing forthwith regarding my removal, reduction in rank, dismissal / discharge or termination of my service.

I will not tender resignation of my service under Government or seek from my present service to take up another employment without entirely repaying my loan and such other amount I may owe to the Bank.

Signature of the Applicant

I, _____ the undersigned, give to the Drawing & Disbursing Office of my Dept./Office/Head of Dept. irrevocable power and authority to deduct every month from the Monthly Salary & other allowances earned by me during my employment in the Government all dues payable by me as a member of **THE MAHARASHTRA MANTRALAYA & ALLIED OFFICES CO-OPERATIVE BANK LTD.** either by way of subscriptions. Repayment of loan, interest penalty, guarantee or otherwise and to pay the same to the said Bank.

In the event of my discharge / resignation from the Government service / retirement / or absence due to illness, unsound mind, death accidental or otherwise/or on a written request by the Bank, I authorized the aforesaid authority to deduct the entire amount due the payable to the Bank from my salary / D.A./bonus/pension/ gratuity / termination allowance / or unclaimed dues in respect of any of the above in single installment.

Dated _____ day _____ 20

Place : _____

Witness Signature :

Name : _____ A/c. No. _____

Signature of the Applicant

Department :

Department : _____

N O M I N A T I O N

I hereby nominate the person/s mentioned below and confer on him/her/them the right to receive the amount of share money and such other amount at my credit in the event of my death to the extent specified against him / her / them.

Name & Address of Nominees 1	Relationship with Member 2	Age 3	Extent to which amount of share money is receivable 4

Signature of Witness

Signature of the Applicant

Form 'K' Declaration under Rule 45(1)

I, _____ am/have
become a member of more than one credit society name of which are given below :

* W 1 _____
* W 2 _____
* W 3 _____

I do hereby declare as required by Rule 45 of the Maharashtra Co-operative Society Rules 1961, that I shall borrow only from **The Maharashtra Mantralaya & Allied Offices Co-Op. Bank Ltd.**

Date : _____

Signature of Witness

Signature of the Applicant

* Here insert the name of society



THE MAHARASHTRA MANTRALAYA & ALLIED OFFICES CO-OPERATIVE BANK LTD.

MANTRALAYA, MUMBAI-400 032

OVERDRAFT LOAN AGREEMENT

No. _____

Loan A/c No. _____

I, _____ residing at _____ do hereby acknowledge to have received from the above named Bank an Overdraft Loan limit of Rs. _____ /- (Rupees: _____ only) and agree as follows :

- 1) I shall repay this loan EMI in _____ installment of Rs. _____/- in not more than 60 months is of which the first shall be payable on or before _____ (Mentioned Exact Due Date) and the other installments by a regular interval of the month thereafter with interest then due.
- 2) The loan shall bear interest at _____ % per annum or at such rate as may be fixed by the Bank from time to time without reference to me.
- 3) If I fail to pay any installment with interest as provide in clause 1 hereof, I shall be liable to pay at once the whole amount then due together with interest due thereon in terms of my Demand Promissory Note Dated _____ if called upon to do so by the said bank.
- 4) I shall use the loan for the Emergency purpose stated in the application dated _____ and shall when called upon, furnish satisfactory proof of loan having been so applied for failing which I shall be liable to pay at once the whole or part of the amount as the Board may decide together with all interest due thereon.
- 5) I hereby authorize the Drawing and Disbursing officer of _____ Department/Office or the Drawing and Disbursing Officer of any other Department to which I may be transferred in future or the pay and Accounts/Treasury Officer through whom my salary is drawn, to deduct on behalf of the Bank from my salary, gratuity or other sums payable to me for the above mentioned loan together with interest in one or more installments as the Board of Directors might determine from time to time as per provision in the MSC Act of 1960 under Section-43.
- 6) I shall pay the installment of loan personally, if it is not deducted from my salary.
- 7) I shall pay penal interest whenever I will become liable to pay it.
- 8) I shall be bound by the rules and Bye-laws of the above bank which are not in or hereafter may come into forces and the terms thereof shall be deemed to have been incorporated in to this agreement.
- 9) In the event of my transfer to any other Department, it will be my responsibility to inform my complete office address to the Bank immediately and also to credit the amount to the Bank as per its demand.
- 10) I also authorize & undertake to Bank to transfer this sums payable to bank against any debt from my saving Deposit & Fixed Deposit Account.
- 11) I have noted the loan become SMA 1 if I may not pay installment till 30 days and become SMA 2 if I may not pay overdue till 60 days. I also noted if I may not pay overdue amount before 90 days my account will become NPA on 91st day.

Dated: at _____ this _____ day of _____

Borrower's Signature

I _____ (Surety Name) do hereby stand surety and bind myself to be liable to the above named Bank for the due repayment of this loan with interest thereon in accordance with above condition, rules and bye-laws of the bank and I agree that my liability hereunder shall not be terminated or affected by the Board of Directors of the said Bank giving time or any other indulgence to the within named Borrower,

As per the Maharashtra Co-operative Societies Act 1960 Section 49 (1)(2)(3), the amount of the loan may be recovered from myself, if defaulted by Borrower

Dated: at _____ this _____ day of _____

Signature of Surety _____

Received _____ day of _____ from The MAHARASHTRA MANTRALAYA AND ALLIED OFFICES CO-OPERATIVE BANK LTD. The sum of Rupees _____ being the amount of the Overdraft loan with mentioned.

Rs. _____

Place :- _____

Borrower Signature

₹ /-

Place : _____

Date : _____

On demand I / We _____

do hereby jointly and severally promise to pay **THE MAHARASHTRA MANTRALAYA AND ALLIED OFFICES**
CO-OPERATIVE BANK LTD. Mumbai on order the sum of Rupees _____

_____ together with interest at _____ percent per annum for
value received.

Signature X _____

Signature X _____

Revenue
Stamp



THE MAHARASHTRA MANTRALAYA AND ALLIED OFFICES CO-OPERATIVE BANK LTD.

MUMBAI-400032.

LOAN AGREEMENT

No. _____

Loan A/c. No. _____

I, _____

residing at _____

do hereby acknowledge to have received from the above named bank a loan of Rs. _____ (Rupees only _____) and agree as follows-

1. I shall repay this loan EMI in _____ installment of Rs. _____/- in not more than 180 months is of which the first shall be payable on or before _____ (Mentioned Exact Due Date) and the other installments by a regular interval of the month thereafter with interest then due.
2. The loan shall bear interest at _____ % per annum or at such rate as may be fixed by the Bank from time
3. If I fail to pay any installment with interest as provide in clause 1 hereof, I shall be liable to pay at once the whole amount then due together with interest due thereon in terms of my Demand Promissory Note Dated _____. If called upon to do so by the said bank
4. I shall use the loan for the purpose stated in the application dated _____ and shall when called upon, furnish satisfactory proof of loan having been so applied for failing which I shall be liable to pay at once the whole or part of the amount as the Board may decide together with all interest due thereon.
5. I hereby authorize the Drawing and Disbursing officer of _____ Department Office or the Drawing and Disbursing officer or any other Department to which I may be transferred in future or the pay and Accounts/Treasury Officer through whom my salary is drawn, to deduct on behalf of the Bank from my salary, gratuity or other sums payable to me for the above mentioned loan together with interest in one or more installments as the Board of Directors might determine from time to time as per provision in the MSC Act of 1960 under Section-49.
6. I shall pay the installment of loan personally, if it is not deducted from my salary.
7. I shall pay penal interest whenever I will become liable to pay it.
8. I shall be bound by the rules and Bye-laws of the above bank which are not in or hereafter may comes into forces and the terms thereof shall be deemed to have been incorporated in to this agreement.
9. In the event of my transfer to any other Department, it will be my responsibility to inform my complete office address to the Bank immediately and also to credit the amount to the Bank as per its demand.
10. I also authorize & undertake to Bank to transfer the sums payable to bank against any debt from my saving Deposit & Fixed Deposit Account
11. I have noted the loan become SMA 1 if I may not pay installment till 30 days and become SMA 2 if I may not pay overdue till 60 days. I also noted if I may not pay overdue amount before 90 days my account will become NPA on 91st day.

Date: at Mumbai this _____ day of _____ Borrower's Signature

We 1) _____ 2) _____

do hereby stand Sureties and bind ourselves to be jointly and severally liable to the above named Bank for the due repayment of this loan with interest thereon in accordance with above condition, rules and bye- laws of the bank and we agree that our liability hereunder shall not be terminated or affected by the Board of Directors of the said Bank giving time or any other indulgence to the within named Borrower,

As per the Maharashtra co-operative societies Act 1960 Section 49(1)(2)(3), the amount of the loan may be recovered from ourselves, if defaulted by Borrower

Date : at _____ this _____ day of _____

Signature of Sureties : 1) _____

2) _____

Received _____ day of _____ From THE MANTRALAYA & ALLIED OFFICES CO-OPERATIVE BANK LTD. the sum of Rupees _____ being the amount of the loan with mentioned.

Rs. _____/-

Borrower's Signature

Place :- _____

₹	
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Place : _____

Date : _____

On demand I / We _____

do hereby jointly and severally promise to pay **THE MAHARASHTRA MANTRALAYA AND ALLIED OFFICES**
CO-OPERATIVE BANK LTD. Mumbai on order the sum of Rupees _____

_____ together with interest at _____ percent per annum for
value received.

Signature X _____

Signature X _____

Signature X _____

Revenue
Stamp



The Maharashtra Mantralaya and Allied Offices Co-operative Bank Ltd., Mumbai.

MANTRALAYA, MUMBAI - 400 032.

SHORT LOAN AGREEMENT

Loan A/c. No. _____

I, _____

(Full Name in Block Letter beginning with Surname)

do hereby acknowledge to have received from the above named bank a loan of Rs. _____

(Rupees _____ only) and agree as follows:-

1. I Shall repay this loan in _____ installments of Rs. _____ of which the first shall be payable on or before _____ and the other installments by a regular interval of the month thereafter with interest due
2. The loan shall bear interest at _____ percent per annum or at such rate as may be fixed by the Bank from time to time.
3. If I fail to pay any installment with interest as provided in clause 1 hereof I shall be liable to pay at once the whole amount then due together with interest due thereon in terms of my Demand promissory Note dated _____ if called upon to do so.
4. I shall use the loan for the purpose stated in the application dated _____ and shall when called upon, furnish satisfactory proof of the loan having been so applied for failing which I shall be liable to pay at once the whole or part of the loan as the Board may decide together with all interest due thereon.
5. I hereby authorise the Drawing and Disbursing Officer of _____ Department/Office or the Drawing and Disbursing Officer of any Department to which I may be transferred in future or the Pay and accounts/Treasury Office through whom salary is drawn to deduct on behalf of the Bank from my salary, gratuity or other sums payable to me for the above mentioned loan together with interest in one or more installments according as the Board of Directors might determine from time to time.
6. I Shall pay penal interest whenever I will become liable to pay it.
7. I shall be bound by the rules and bye-laws of the above Bank which are now in or hereafter may come into force and the terms thereof shall be deemed to have been incorporated in to this agreement.
8. In the event of my Discharge/Resignation from Govt. Service/Retirement/Long absence etc. It will be my personal responsibility to pay all outstanding dues of the Bank.
9. In the event of my transfer to any other Department, it will be my responsibility to inform my complete office address to the Bank immediately and also to credit the amount of the Bank as per demand.

Date : at Mumbai this _____ day of _____

Witness 1) _____
2) _____

Borrower's Signature _____

Rs. _____

Mumbai _____ 20

On demand I, _____

do hereby promise to pay THE MANTRALAYA & ALLIED OFFICES CO-OPERATIVE BANK LTD. Mumbai

on order the sum of Rupees _____

together with interest at _____ percent per annum for value received.



Received _____ day of _____ From The MAHARASHTRA
MANTRALAYA & ALLIED Offices Co-operative Bank Ltd. the sum of Rupees _____
_____ being the amount of the loan with mentioned.

Rs. _____

Mumbai

Borrower's Signature _____



The Maharashtra Mantralaya & Allied Offices Co-operative Bank Limited, Mumbai - 400 032.

100x1=10 Pad/19/15 Unity

Ref. No. _____

Mumbai The _____

Details of accounts of the member who has resigned his membership or expired.

Name in full _____ Department _____

Present address _____ Mobile No.: _____

Permanent Address _____

Loan A/c. No. Saving A/c. No. Share F. No. T.F.F. No. Saving F. No. Insurance Policy F. No.	ASSETS		Amount Payable
	Assets Claimed	Assets According to books	

TOTAL Rs. _____

PERSONAL LIABILITIES

1st Loan _____	H. B.A. Loan _____	
2nd S. Loan _____	Interest _____	
3rd EM. Loan _____	TOTAL	

SURETYSHIP LIABILITIES

1. Shri _____	Deptt. _____	DC. No. _____	Rs. _____
2. Shri _____	Deptt. _____	DC. No. _____	Rs. _____
3. Shri _____	Deptt. _____	DC. No. _____	Rs. _____
4. Shri _____	Deptt. _____	DC. No. _____	Rs. _____

Net amount paid by cheque No. _____ on _____
after adjustment of Total dues.

Resignation may be accepted / may
not be accepted as

- Surety Liability
- Personal Liability is more
than Assets.

SANCTIONED
In Board's meeting

Dated _____

Branch Manager / Asst. Manager/
Manager / C.E.O.

Director

Vice Chairman

Chairman

**THE MAHARASHTRA MANTRALAYA AND ALLIED OFFICES
CO-OP BANK LTD., MUMBAI Mantralaya, Mumbai: - 400032.**

Head Office: 22025452/22812046.

Main Branch : 22856940/22835146/43 Bandra Branch : 26592506/26591311
Konkan Bhavan Br. : 27570116/27564298 Thane Branch : 25300405

R.T.G.S. / N.E.F.T. PAYMENT INSTRUCTION SLIP

TO BE FILLED BY CUSTOMER:

DATE

Name of the Sender																
Account Number																
Cheque No.																
Amount in Figures															=	
Amount in Words																
Phone / Mobile Number																
DETAILS OF BENEFICIARY																
Name of the Account Holder																
Beneficiary Bank & Branch Address																
Account No.																
Type of Account																
Beneficiary Bank IFSC Code																
Sender Details																

Terms & Conditions:

- ☞ I / We hereby authorize The Maharashtra Mantralaya & Allied Offices Co-Op. Bank Ltd. to carry out the RTGS ☐ /NEFT ☐ transaction as per the details mentioned above (Tick ✓ the appropriate Box.)
- ☞ I / We hereby authorize The Maharashtra Mantralaya & Allied Offices Co-Op. Bank Ltd. as regards of any consequences arising out of erroneous details provided by me / us.
- ☞ If any transaction got stuck or reach wrong address for any reason beyond The Maharashtra Mantralaya & Allied Offices Co-Op. Bank's preview, time lag for correction of the same will not be a responsibility of The Maharashtra Mantralaya & Allied Offices Co-Op. Bank Ltd.

Authorised Signatory
(Stamp Wherever Required)

FOR OFFICE USE:

Set No.				UTR NO.												
Initial																
Sr.No.		Time	Initial	OFFICER (R.T.G.S/ N.E.F.T)												
1	Receiver															
2	Maker															
3	Checker															
4	Authorised By															

२५५

Please satisfy yourself before leaving the counter that the cash received by you is in order in every respect. No. claim will be considered under any circumstances thereafter

**The Maharashtra Mantralaya and Allied
Offices Co-operative Bank Limited**

~~Mantralaya, Mumbai~~ 400 032 *Branch*

Date : _____

Denomination : _____

No. of pieces 100 of Rs. _____

Prepared by : _____

Examined and Counted by : _____

P-101

Pr-101/100 of-500 Paid 08/03/2014



महाराष्ट्र बँक

L. F. NO. _____

(The Maharashtra Mantralaya and Allied Offices Co-operative Bank Ltd.)

Credit A/c. No. _____

Name : _____

/ / 20

Rupees				
Rs.				

Clerk

Cashier

Asst. Br. Manager

Branch Manager

P = 124



मॅको बँक

THE MAHARASHTRA MANTRALAYA AND ALLIED OFFICES CO-OP. BANK LTD.

Mantralaya Branch- Phone-22856940 / 22835146

Dear Sir,

Date: _____

I undersigned Cashier Shri / Smt. _____ of

_____ department of Dc No. _____ remitted the Recovery

of Rs. _____ for the month of _____ 20____ by Receipt No. _____

and this I am entitled to honorarium sun of Rs. _____

Your faithfully,

Cashier

The above honorarium of Rs. _____ passed for payment.

Branch Manager

Cashier/ Receiver's Sign.

INFORMATION TO BE GIVEN BY THE SURETIES

	SURETY NO. 1	SURETY NO. 2
9) Full Name (Block Letters)		
Designation		
C.I. D. No.		
Loan A/c. No.		
Saving A/c. No.		
10) a) Full Residential Address		
Telephone No. (Residence)		
(Mobile)		
b) Permanent Native Place Postal Add.		
11) a) Office Name		
b) Full Address		
c) Telephone No.		
12) Monthly Salary : Rs. (supported by salary certificate in prescribed form)		
13) A) Date of Birth :		
B) Date of Employment		
C) Date of Superannuation		
14) Name & Account Nos. Of the person To whom you Stand as Surety		

We hereby declare that all the information given by us is true and correct. It shall be our responsibility to inform the bank any change in residential or office addresses in respect of ourselves. We agree to stand as sureties to the loan proposed for Shri / Smt. _____

The amount of the loan may be recovered from us. If defaulted by the Borrower.

Date Signature
(Surety No. 1)

Date Signature
(Surety No. 2)

**AUTHORIZATION LETTER FOR DEDUCTION OF LOAN INSTALMENTS FROM SALARY
(IN THE CASE OF SALARY EARNER)**

(Authorizing the employer to deduct instalments for repayment of loan from the Salary Wages)

- (1) I, Shri / Smt. _____ a Member of **MACO BANK**
(The Maharashtra Mantralaya & Allied Offices Co-op. Bank Ltd.,) having their office at Mantralaya, Mumbai - 400 032.
hereby fully authorize my employer (Office Name) _____
having their registered Office Address _____
_____ with whom as (designation) _____
in their (Section Name) _____ Department bearing Ticket
No./Employee Code No. _____ to deduct and continue to deduct from my salary /
wages a sum of Rs. _____ (Rupees _____ only)
being the amount of monthly instalment towards the re-payment of loan of Rs. _____
(Rs. _____ only) taken by me from the aforesaid
Bank and continue to remit to the said bank, on requisition being received from the said bank, regularly, month
by month, such deducted instalments till the entire loan amount together with interest at the rate of _____ is fully
paid to the said Bank.
- (2) In case of my leaving the service for any reason, either by resignation for better prospects, discharge or dismissal
from service before the repayment of the loan, I also hereby authorize my employer to effect recovery of the loan
repayment instalments from any amount due and payable to me from them towards my dues receivable from them,
such as Bonus, Gratuity etc., and to forward the same to the said bank.
- (3) I hereby further agree that this authority is irrevocable and binding upon me and my said employer till the entire
amount of loan together with interest thereon as aforesaid is full repaid to the said bank.
- (4) I have executed this authority as provided for Under Section 49 of the Maharashtra Co-operative Societies Act, 1960.
- (5) I hereby further agree that this agreement is intended to authorize and to render and declare competent not only my
present employers but any other employer or employers with or under whom I may, for the time being, be in service
empowering him or them to deduct from my salary or wages the aforesaid monthly instalment and to remit the same
as aforesaid to the said Bank.
- (6) The contents of this authority have been fully understood by me or have been explained to me and I have understood
the same and I am signing the same of my free will.

IN WITNESS WHEREOF I have signed this Authority at _____ on this _____

Day of _____

(Name & Signature of the applicant)

INFORMATION TO BE GIVEN BY THE BANK

- (1) Applicant's A/c. No. _____ Application Form No. _____
- (2) Address of Applicant is correct as per record & proof: Yes / No.
- (3) If not, Necessary changes made in record Yes / No.
- (4) Applied Amount Rs. (_____)
- (5) Reason of Loan _____
- (6) (a) Date of Previous long loan _____ (b) 6 months for previous loan are completed - Yes / No.
- (7) Previous loan balance :-
- | | | |
|------------------------|-----|-------|
| a) Long Loan | Rs. | _____ |
| b) Short Loan | Rs. | _____ |
| c) Emergency Loan | Rs. | _____ |
| d) Education Loan | Rs. | _____ |
| e) Computer Loan | Rs. | _____ |
| f) Medical Loan | Rs. | _____ |
| g) Housing Loan | Rs. | _____ |
| TOTAL | Rs. | _____ |
| H) Thrift Fund Balance | Rs. | _____ |
| Other Deposit Balance | Rs. | _____ |
- (8) T. F. recovery of member is received from department to last two months - Yes / No.
- (9) Is applicant defaulter :- Yes / No.
If yes, details about default :- _____
- (10) Is surety defaulter :- Yes / No.
If yes, details about default :- _____
- (11) Is any other discrepancies in documents :- Yes / No.
If yes details be given
- a) _____
- b) _____
- c) _____
- (12) Retirement dates are correct as per bank record If yes - Yes / No.
details are as
- (13) Early retirement date is of any one before repayment of loan - Yes / No.
If yes details are

- (14) Applicant's Gross Salary Rs. _____
- (15) Office deduction Rs. _____
- (16) Other co-op. Society / Institutions deduction Rs. _____
- (17) Expected banks total recovery Rs. _____
- (18) Net salary remains in hand of applicant Rs. _____
- (19) 30% of gross salary Rs. _____

(20) Whether the net salary taking home is within prescribed limit :- Yes / No.

If yes, details about shortfall :- _____

(21) Liabilities of the Applicant and Sureties :-

	Applicant	Surety No. 1	Surety No. 2
70% of Gross Salary	_____	_____	_____
Less Total Deduction	_____	_____	_____
Net Salary	_____	_____	_____

	A/c. No. Amount	A/c. No. Amount	A/c. No. Amount	A/c. No. Amount	A/c. No. Amount	TOTAL
Loan admissible to applicant Rs. x 3 =						
Loan admissible to surety No. 1 Rs. x 3 =						
Loan admissible to surety No. 2 Rs. x 3 =						

Whether sureties liabilities are in lim Yes / No.

If No details be given :- _____

22) Applicant / Surety is a member of other society ? Yes / No.

If Yes details be given :- _____

- 23) Loan Admissible Amount Rs. _____
- 24) Total Share capital requires Rs. _____
- 25) Share capital held Rs. _____
- 26) Additional Share capital requires Rs. _____
- 27) Net amount payable (24-7)(a)-26) Rs. _____

Scrutinized by Clerk Shri / Smt. _____ Signature _____ Date _____

Checked by Supervisor Shri / Smt. _____ Signature _____ Date _____

I have Verified all the above information & found correct.

Recommended for sanction / Pending / rejection as -

- 1) _____
- 2) _____
- 3) _____
- 4) _____

Branch Manager Name Shri / Smt. _____ Signature _____ Date _____

Sanction / Pending / Rejected for Rs. _____

Date _____

Chief Executive Officer

SCRUTINY COMMITTEE'S REMARKS :- Approved / Recommended for sanction / Rejected / Pending Date _____

Signature of Director

Chairman or Vice-Chairman

Approved / Sanction / Rejected / Pending in Board's Meeting held on dated _____

Director

Chairman or Vice-Chairman

POST DISBURSEMENT PROCEDURE

- 1) Loan disbursed on _____ vide register No _____ Page No. _____
- 2) Amount Disbursed Rs. _____ (_____)
- 3) Voucher or Computer Scroll No. _____
- 4) Copy of Agreement & Related papers send to D. D. O. on _____ with acknowledgement _____
- 5) Original Loan papers Handed over for filing to Shri _____ on _____

verified all the above information and found correct.

(Branch Manager)



मॅको बँक

(दि महाराष्ट्र मंत्रालय अँड अलाईड ऑफिससेस को-ऑप. बँक लि.)

मंत्रालय, मुंबई - ४०० ०३२.

**सभासदांनी कर्ज अर्जासोबत द्यावयाची कागदपत्रे
दीर्घ मुदतीचे कर्ज (LONG LOAN) :-**

- | | | |
|-----|--|----------------------|
| (१) | कर्ज घेणाऱ्या सभासदाची आहरण व संवितरण अधिकाऱ्यांनी साक्षात्कृत केलेली मागील महिन्याची बँकेने तयार केलेला विहित नमुन्यातील वेतन धिड्डी (Salary Certificate) | <input type="text"/> |
| (२) | दोन्ही जामिनदार सभासदांची आहरण व संवितरण अधिकाऱ्यांनी साक्षात्कृत केलेली मागील महिन्याच्या बँकेने तयार केलेला विहित नमुन्यातील वेतन धिड्ड्या (Salary Certificates) | <input type="text"/> |
| (३) | कर्ज घेणाऱ्या सभासदाचे बँकेने तयार केलेल्या विहित नमुन्यातील हमीपत्र. | <input type="text"/> |
| (४) | जामिनदारांचे बँकेने तयार केलेल्या विहित नमुन्यातील हमीपत्र. | <input type="text"/> |
| (५) | अर्जदार व जामिनदार यांचा वास्तव्याचा पुरावा (यापैकी कोणताही एक) १) पॅन नंबर व आधार नंबर २) दूरध्वनी देयक ३) विज देयक ४) अन्य बँकेचा खातेउतारा (पत्तासह) साक्षात्कृत. | <input type="text"/> |
| (६) | सभासद किंवा जामिनदार यांच्यापैकी जर कोणी अन्य सहकारी पतसंस्था / बँका यांचे सभासद असतील तर त्या संस्थेचे/ बँकेचे ना हरकत प्रमाणपत्र | <input type="text"/> |
| (७) | पगारतून बँकेचे कर्ज वसुली करून देण्यासंदर्भात आहरण व संवितरण अधिकाऱ्यांना द्यावयाचे अधिकारपत्र. | <input type="text"/> |

टिप :-

- (१) कृपया सभासदांनी अर्जातील सर्व रकाने व्यवस्थित भरावेत.
- (२) अर्जदार व जामिनदार यांनी त्यांच्या कार्यालयाचे / निवासस्थानाचे दूरध्वनी व भ्रमणध्वनी क्रमांक तिहिने आवश्यक आहेत.
- (३) कर्ज मंजुरीसाठी अर्ज सादर करण्याचा दिनांक, संचालक मंडळाच्या बैठकीचा दिनांक, कर्ज वितरणाचा दिनांक याची माहिती बँकेच्या सूचना फलकावर देण्यात आली आहे.
- (४) कर्ज अर्ज करारनामा घेताना त्यासाठी दिलेल्या रकमेची पावती सभासदांनी न चुकता मागून घ्यावी.
- (५) करारनामा वर (Indemnity Bond) वर सभासद / जामिनदारांच्या स्वाक्षऱ्या बँकेच्या कर्मचाऱ्यांसमोर कराव्यात.
- (६) प्रलंबित ठेवण्यात आलेले कर्ज प्रकरण / नामंजूर झालेले कर्ज प्रकरण किंवा तातडीने रक्कम हवी असल्यास त्यासंबंधी सभासदांनी कृपया बँक व्यवस्थापकांशी संपर्क साधावा.



मॅको बँक

(दि महाराष्ट्र मंत्रालय अँड अलाईड ऑफिसेस को-ऑप. बँक लि.)

मंत्रालय, मुंबई - ४०० ०३२.

सभासदांनी कर्ज अर्जासोबत द्यावयाची कागदपत्रे संगणक कर्ज (COMPUTER LOAN) :-

- | | |
|---|--------------------------|
| (१) कर्ज घेणाऱ्या सभासदाची आहरण व संवितरण अधिकाऱ्यांनी सांक्षातिक केलेली मागील महिन्याची बँकेने तयार केलेला विहित नमुन्यातील वेतन धिड्डी (Salary Certificate) | ☐ |
| (२) दोन्ही जामिनदार सभासदांची आहरण व संवितरण अधिकाऱ्यांनी सांक्षातिक केलेली मागील महिन्याच्या बँकेने तयार केलेला विहित नमुन्यातील वेतन धिड्ड्या (Salary Certificates) | ☐ |
| (३) कर्ज घेणाऱ्या सभासदाचे बँकेने तयार केलेल्या विहित नमुन्यातील हमीपत्र. | ☐ |
| (४) जामिनदारांचे बँकेने तयार केलेल्या विहित नमुन्यातील हमीपत्र. | ☐ |
| (५) अर्जदार व जामिनदार यांचा वास्तव्याचा पुरावा (यापैकी कोणताही एक) १) पॅन नंबर व आधार नंबर २) दूरध्वनी देयक ३) विज देयक ४) अन्य बँकेचा खातेउतारा (पत्तासह) सांक्षातिक. | ☐ |
| (६) संगणक तपशीलासह दरपत्रक (Proforma Invoice / Quotation) | ☐ |
| (७) कर्ज मंजुरीनंतर संगणक खरेदीची पावती व देयक (Invoice) देण्याबाबतचे हमीपत्र (सोबत नमुना दिला आहे) | ☐ |
| (८) कर्ज वितरणानंतर द्यावयाची कागदपत्रे
(a) Agreement वधन धिड्डी (b) संगणक खरेदीची पावती | ☐ |
| (९) सभासद किंवा जामिनदार यांच्यापैकी जर कोणी अन्य सहकारी पतसंस्था/बँका यांचे सभासद असतील तर त्या संस्थेचे/बँकेचे ना हरकत प्रमाणपत्र | ☐ |
| (१०) पगारातून बँकेचे कर्ज वसुली करून देण्यासंदर्भात आहरण व संवितरण अधिकाऱ्यांना द्यावयाचे अधिकारपत्र. | ☐ |

टिप :-

- कृपया सभासदांनी अर्जातील सर्व रकाने व्यवस्थित भरावेत.
- अर्जदार व जामिनदार यांनी त्याच्या कार्यालयाचे/निवासस्थानाचे दूरध्वनी व भ्रमणध्वनी क्रमांक लिहिणे आवश्यक आहेत.
- कर्ज मंजुरीसाठी अर्ज सादर करण्याचा दिनांक, संचालक मंडळाच्या बैठकीचा दिनांक, कर्ज वितरणाचा दिनांक याची माहिती बँकेच्या सूचना फलकावर देण्यात आली आहे.
- कर्ज अर्ज करारनामा घेताना त्यासाठी दिलेल्या रकमेची पावती सभासदांनी न चुकता मागून घ्यावी.
- करारनामा (Indemnity Bond) वर सभासद/जामिनदारांच्या स्वाक्षऱ्या बँकेच्या कर्मचाऱ्यांसमोर कराव्यात.
- प्रलंबित ठेवण्यात आलेले कर्ज प्रकरण/नामंजूर झालेले कर्ज प्रकरण किंवा तातडीने रक्कम हवी असल्यास त्यासंबंधी सभासदांनी कृपया बँक व्यवस्थापकांशी संपर्क साधावा.
- दरपत्रक (Proforma Invoice / Quotation) विक्रेत्यांच्या छापिल (Letterhead) पावतीवर असावे त्यात विक्रेत्याच्या दुकानाचे/कंपनीचे नाव, पत्ता, दूरध्वनी क्रमांक, Tax No. इत्यादी तपशिल असावा.
- दरपत्रक (Proforma Invoice / Quotation) वर रबरी शिक्का व विक्रेत्याची स्वाक्षरी असावी.
- कर्ज वितरीत केल्यानंतर एक महिन्याच्या आत सभासदांचे संगणक खरेदीची पावती व देयक (Invoice) बँकेला सादर करावे व सादर केल्याबाबतची Acknowledgement बँकेकडून घ्यावी.
- कर्ज वितरीत केल्यानंतर एक महिन्याच्या आत सभासदाने संगणक खरेदीची पावती व देयक (Invoice) बँकेला सादर न केल्यास एक महिन्यानंतर कर्ज दीर्घमुदतीच्या कर्जांम रूपांतरीत करण्यात येईल.