

THE KASARAGOD DISTRICT POLICE CO-OP. SOCIETY LTD.,
No. S. 221, KASARAGOD

L.No. & Date

Date.....

LOAN APPLICATION FORM

- 1. Name of applicant with Member No :
- 2. Date of Birth :
- 3. Name of Father / Mother / Husband :
- 4. Permanent Address (Native address) :
- 5. Office Address with Designation :
- 6. Permanent Employee No. :
- 7. Telephone No. :
- 8. Monthly Salary :
- 9. Amount of loan required :
- 10. Period and instalment :
- 11. Purpose of the loan :
- 12. Liabilities of the applicant if any :

	Surety 1	Surety 2
13. Name with Member No. :	_____	_____
14. Name of Father/Mother/Husband :	_____	_____
15. Date of Birth :	_____	_____
16. Permanent Address :	_____	_____
17. Office Address :	_____	_____
18. Monthly Salary :	_____	_____
19. Permanent Employee No. :	_____	_____
20. Telephone No. :	_____	_____
21. Liabilities if any :	_____	_____
22. Other Liabilities of the applicant :	_____	_____

We do hereby declare that the particulars furnished above are true and correct to our knowledge and belief.

Signature of Applicant

Signature of Surety No. 1

Signature of Surety No.2

Loan No.....

Date.....

Amount Rs.

SECRETARY

OFFICE NOTE

Notes on the loan application of M.No.....for a.....
.....loan of Rs.....on the security of

M.No. & Name of sureties } 1.
 } 2.

Particulars	Applicant	Surety 1	Surety 2
1. No. of share	Nos.....	Nos.....	Nos.....

2. Paid up share capital Rs.....Rs.....Rs.....

3. Loans	Surety Loans L. No.	L.No.	L.No.
	Amount	Amount	Amount
	Due on	Due on	Due on

4. Particulars of repayment of the previous loans by the Applicant	Loan No.	Amount	Rs.
	Due Date	Date of Remittance	

5. Whether Surety No. one and two have remitted their previous loan in a time.

6. If not give details :

7. General Remarks :

Date Secretary

Note Prepared by :

DISPOSAL

Reg. No. & Date

SanctionedRs.....(Rupees.....
.....only) Repayable.....instalment.

President

B.R. No. & Date

Loan No.

**The Kasaragod District Police Co-operative Society Limited,
No. S. 221, A.R. CAMP, PARAKATTA, KASARAGOD.**

AGREEMENT FOR LOAN

This agreement made thisday of20 Between

M. No hereinafter called
"THE BORROWER" of the First Part and

M. No. of

M. No. of

hereinafter called the "SURETIES" of the Second Part and THE KASARAGOD DISTRICT POLICE
CO-OP. SOCIETY, a Society registered under the Kerala Co-operative Societies Act (Act 21 of 1969)
hereinafter called THE SOCIETY of the Third Part whereas the Borrower is in need of a loan of

₹..... and has requested the Society to

lend and advance him a sum of ₹(₹

.....) and Whereas the Borrower being the Member of the Society,
the Society has agreed to lend and advance the said sum to the Borrower on the terms and conditions
agreed upon by the Borrower NOW THIS AGREEMENT WITNESSTH as follows.

1. The Borrower shall doth hereby acknowledge to have (received from the Society a Loan

₹ (₹

..... The Borrower shall repay the loan on or before

in instalments of ₹..... and interest of ₹

of which the first shall be payable on or before20 and the other instalments by
regular interval of month thereafter together with interest then due.

2. The Borrower shall pay interest the Society at percent per annum. In case of
default overdue interest will be charged 3% above the ordinary rate of interest.

3. If the Borrower fails to pay any instalment with interest as provided herein above the Borrower
shall be liable to pay at once the entire balance then due together with interest.

4. The Borrower shall utilise the loan for the purpose of

..... and shall when called upon furnish
satisfactory proof of the Loan having been so applied filling which the borrower shall be liable to pay at
once the whole or part of the loan together with all interest due thereon as the Society may decide.

P.T.O.

5. The Borrower doth hereby lodge with the Society by way of pledge and or assignment the following Securities which the Borrower doth hereby solemnly declare his full right to pledge and or assign and which the Society shall have the right of sale and or Surrender in case of default in respect or repayment of the loan as stipulated above

6. The Borrower shall be bound by the Rules and the Bye-laws of the Society which are now in or hereafter may come into force and the terms and thereof shall be deemed to have been incorporated in to this agreement.

7. The Sureties do hereby stand Sureties and bind themselves jointly and severally liable to that Society for the repayment of the aforesaid loan with interest thereon in accordance with the above conditions and the Rules and the Bye-laws of the Society and the Sureties further agree that their liability under this Agreement shall not be terminated or in any way affected on account of the Society giving time or any other indulgence to the Borrower.

IN WITNESS WHEREFOF the Borrower and the Sureties have set their respective hands and Seals the day and the year first herein above written.

SIGNED by the within named
Borrower {
.....
.....

SIGNED by the within named
Sureties {
.....
.....

..... {
.....
.....

RECEIVED of and from The Kasaragod District Police
Co-operative Society Ltd; the sum of ₹ { ₹
(₹.....)
being the amount of loan paid by the Bank to me

I SAY RECEIVED ₹

Written by :

Borrower's Signature

Secretary.

KASARAGOD DISTRICT POLICE CO-OPERATIVE SOCIETY

LTD. NO. S. 221

Parakatta, R.D.Nagar P.O. , Kasaragod - 671 124

Annexure - 2

(Form of Salary Certificate)

A. DETAILS OF SERVICE	
1. Name	
2. PEN Number	
3. Date of Birth and Age	
4. Date from which continuous service begins	
5. Date of Retirement	
6. PF Account Number	
7. Whether KSR Part III Pensioner / NPS / Other Scheme (if other please specify)	
8. Name and address of Financial Institution	
9. Whether Loan / Chitty	
10. Whether Debtor / Surety / Guarantee	
11. If Surety / Guarantee specify the relationship with principal debtor	
12. Loan / Chitty Principal Amount	
13. Monthly Installment	
All coloumn must be filled by the employee before submitting it to DDO	

B. DETAILS OF SALARY

Sri / Smt.....
(Name and full residential Address) who has signed below is permanent/
 officiating / acting (Designation) in the (Name of Office and Official
 Address).....

(1). SCALE OF PAY			
(2) Earnings :		(3) Deduction / Recoveries	
1. (a) Basic Pay		1. Provident Fund	
(b) Personal Pay		2. Life Insurance Premium	
2. Dearness Allowance		3. Income Tax	
3. H.R.A		4. House Loan	
4. Compensatory Allowance		5. Festival Advance	
5. Other Allowance (Specify)		6. Other Recoveries	
(i)		(i) GPF Loan	

(ii)		(ii) GIS	
(iii)		(iii) SLI	
(iv)		7. Attachments	
(v)		(i) Co-operative / KSFE/ Bank / Other Financial Institutions	
(vi)		(ii) Court Attachments	
Total (2)		Total (3)	
(4) Net Salary (Total 2 - Total 3) :			
(5) Details of Employment certificate issued previously to employee, if any Yes/ No			
If Yes Specify details			

Place

Signature

Date

Name & Designation to Head
of Office / Drawing Officer

(Office Seal)

AGREEMENT FOR RECOVERY FROM SALARY

I.....(Name, Designation, Office & Department) here by agree that in case of default of payment to monthly installments in Chitty / HP / Loan No. held / availed by me / Sri./ Smt..... in the Branch of (Name of Financial Institution), recoveries of such amount as may be fixed by the company from time to time be made from my salary at source.

Signature of Employee with date

I agree to effect the above recoveries subject to condition stipulated in GO(P) 9/2021/Fin dtd 13/01/2021 and in the instance monthly payments are stopped for 6 continuous months, Financial Institutions are required to send recovery notice compulsorily to DDO's of all concerned parties [Principal debtor & Sureties] for starting recovery equally from the monthly salary of Principal Borrower / Surety. This office shall not take any action on a Recovery Notice received after 12 consecutive months of failed monthly payment. Even after receiving a Recovery notice against an employee, in the instance of Suspension from Service / Removal from Service / Demise of an Employee or Employee going into Unauthorized absence / Leave without allowance, this office is not liable for effecting recovery against her/ him.

Place

Signature

Date

Name & Designation to Head
of Office / Drawing Officer

(Office Seal)