

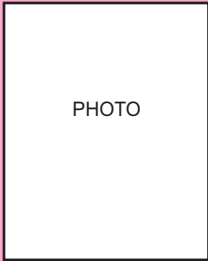


MACO BANK

Application No. _____

(THE MAHARASHTRA MANTRALAYA AND ALLIED OFFICES CO-OP. BANK LTD.)
Mantralaya Compound, Mumbai - 400 032.

LONG LOAN / COMPUTER LOAN APPLICATION



L. F. No. _____ Tele phone No. (O) _____

Saving A/c. No. _____ (R) _____

Loan Account No. _____ (M) _____

(INCOMPLETE APPLICATION WILL NOT BE ACCEPTED)

I, Shri./ Smt. _____ holder of _____ shares hereby apply for a
Loan of Rs. _____ (Rupees _____)
at such rate of interest as may be fixed by the Board of Directors & as per directive of the Reserve Bank of India
Issued from time to time and agree to repay the amount with interest in _____ monthly instalments.

INFORMATION TO BE GIVEN BY THE APPLICANT

1) A) Full Name (Block letters)
(Surname First) _____

b) Designation _____

c) ID Number _____

2) a) Full Residential Add.
(Surname First) _____

b) Permanent Native Place
Address _____

3) Office Name Full Add.

4) a) Monthly Salary Rs. _____

5) a) Date of Birth _____

b) Family monthly income _____

b) Date of employment _____

c) Number of dependents _____

c) Date of superannuation _____

6) Purpose for which loan is required _____

7) Have you taken loan from any other Bank or Society? _____

8) Name of the persons for whom you stand surety & their Account Nos.

I) hereby declare that all above information is true and correct. It shall be my responsibility to inform the Bank any change in my residential or office address. I agree to abide by the Bylaws of the Bank. which are now in force or may hereafter come into force.

Date : _____

APPLICANTS SIGNATURE

**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 form the aforesaid
Bank and continue to remit to the said bank, on requisition being received from the said bank, regularly, month
by month, sych 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 ineterest 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 _____

Checket 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 filling 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 सांक्षातिक केलेली मागील महिन्याची बँकेने तयार केलेला विहित नमुन्यातील वेतन चिठ्ठी (Salary Certificate)
- (२) दोन्ही जामिनदार सभासदांची आहरण व संवितरण अधिकाऱ्यांनी सांक्षातिक केलेली मागील महिन्याच्या बँकेने तयार केलेला विहित नमुन्यातील वेतन चिठ्ठ्या (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) रेशनकार्ड २) दूरध्वनी देयक ३) विज देयक ४) अन्य बँकेचा खातेउतारा (पत्तासह) सांक्षातिक.
- (६) सभासद किंवा जामिनदार यांच्यापैकी जर कोणी अन्य सहकारी पतसंस्था / बँका यांचे सभासद असतील तर त्या संस्थेचे / बँकेचे ना हरकत प्रमाणपत्र
- (७) पगारातून बँकेचे कर्ज वसुली करून देण्यासंदर्भात आहरण व संवितरण अधिकाऱ्यांना द्यावयाचे अधिकारपत्र.

टिप :-

- (१) कृपया सभासदांनी अर्जातील सर्व रकाने व्यवस्थित भरावेत.
- (२) अर्जदार व जामिनदार यांनी त्यांच्या कार्यालयाचे / निवासस्थानाचे दूरध्वनी व भ्रमणध्वनी क्रमांक लिहिणे आवश्यक आहेत.
- (३) कर्ज मंजूरीसाठी अर्ज सादर करण्याचा दिनांक, संचालक मंडळाच्या बैठकीचा दिनांक, कर्ज वितरणाचा दिनांक याची माहिती बँकेच्या सुचना फलकावर देण्यात आली आहे.
- (४) कर्ज अर्ज करारनामा घेताना त्यासाठी दिलेल्या रकमेची पावती सभासदांनी न चूकता 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



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 चिठ्ठी (Salary Certificate)
- (२) दोन्ही जामिनदार सभासदांची आहरण व संवितरण अधिकाऱ्यांनी सांक्षातिक केलेली मागील महिन्याच्या बँकेने तयार केलेला विहित नमुन्यातील वेतन चिठ्ठ्या (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) रेशनकार्ड 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 वचन चिठ्ठी (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 :-

- (१) कृपया सभासदांनी अर्जातील सर्व रकाने व्यवस्थित भरावेत.
- (२) अर्जदार व जामिनदार यांनी त्याच्या कार्यालयाचे/निवासस्थानाचे दूरध्वनी व भ्रमणध्वनी क्रमांक लिहिणे आवश्यक आहेत.
- (३) कर्ज मंजुरीसाठी अर्ज सादर करण्याचा दिनांक, संचालक मंडळाच्या बैठकीचा दिनांक, कर्ज वितरणाचा दिनांक याची माहिती बँकेच्या सुचना फलकावर देण्यात आली आहे.
- (४) कर्ज अर्ज करारनामा घेताना त्यासाठी दिलेल्या रकमेची पावती सभासदांनी न चूकता मागून घ्यावी.
- (५) करारनामा (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.
- (७) दरपत्रक (Proforma Invoice / Quotation) विक्रेत्यांच्या छापिल (Letterhead) पावतीवर असावे त्यात विक्रेत्याच्या दुकानाचे/ कंपनीचे नाव, पत्ता, दूरध्वनी क्रमांक, Tax No. इत्यादी तपशिल असावा.
- (८) दरपत्रक (Proforma Invoice / Quotation) वर रबरी शिक्का व विक्रेत्याची स्वाक्षरी असावी.
- (९) कर्ज वितरीत केल्यानंतर एक महिन्याच्या आत सभासदांचे संगणक खरेदीची पावती व देयक (Invoice) बँकेला सादर करावे व सादर केल्याबाबतची Acknowledgement बँकेकडून घ्यावी.
- (१०) कर्ज वितरीत केल्यानंतर एक महिन्याच्या आत सभासदाने संगणक खरेदीची पावती व देयक (Invoice) बँकेला सादर न केल्यास एक महिन्यानंतर कर्ज दीर्घमुदतीच्या कर्जाम रूपांतरीत करण्यात येईल.