The Tamilnadu Industrial Co-operative Bank Ltd.,

Head Office : 36, South Canal Bank Road, Raja Annamalaipuram, Mandavelipakkam, Chennai - 600 028.

..... BRANCH 0816

TAICO BANK

02/2024

Application for Personal Loan and Associate Membership

	Photo	Photo	Photo
	Applicant A.M. No.	**Surety (1) A.M. No.**	**Surety (2) A.M. No.**
1. Name (in Block Letters) பெயர் கொட்டை எழுத்துக்களில்			
2. Father / Husband's Name தந்தை / கணவன் பெயர்			
3. Date of Birth & Age பிறந்த தேதி மற்றும் வயது			
4. Date of Joining in Service பணியில் சேர்ந்த தேதி			
5. Retirement Date ஓய்வு பெறும் தேதி			
6. Whether He / She is Permanent / Temporary பணி நிரந்தரமானவரா / தற்காலிகமானவரா			
7. (a) Present Post held (Designation) தற்போதைய உத்தியோகம்			
(b) Office in which now employed and place with correct Postal Address & Phone No. தற்போது பணிபுரியும் இடமும், விலாசமும் தொலைபேசி எண்ணும்			
(c) Permanent Residential Address with Mobile No. / Phone No. நிரந்தர வீட்டு முகவரி, தொலைபேசி / அலைபேசி எண்			
8. Salary & Other allowances : சம்பளம் மற்றும் இதர படிகள்			
Basic Pay : (அடிப்படைச் சம்பளம்)			
Grade Pay : (நிலைச் சம்பளம்)			
D.A. : (அகவிலைப்படி)			
H.R.A. : (வீட்டு வாடகைப்படி)			
C.C.A. : (நகர ஈட்டுப்படி)			
Others : (இதர வருமானம்)			
Gross Salary : (மொத்த சம்பளம்)			
9. Monthly Salary deductions : (Actual deductions in the Pay bill) மாதாந்திர சம்பள பிடித்தங்கள்			
10. G.P.F. (சேமநலநிதி)			
G.P.F. Advance (சேமநலநிதி கடன் பிடித்தம்)			
F.B.F. (குடும்ப நல நிதி)			
H.B.A. (வீட்டுவசதிக் கடன்)			
F.A. (பண்டிகை முன்பணம்)			
L.I.C. (ஆயுள் காப்பீடு)			
Vehicle Advance (வாகனக் கடன்)			
Tansi (டான்சி)			
Co-optex (கோ-ஆப்டெக்ஸ்)			
Co-op. Credit Society Loan (கூட்டுறவு சங்க கடன்)			
Other Recoveries (இதர பிடித்தங்கள்)			
Total (மொத்தம்)			
11. Net Salary (8-9) (நிகர சம்பளம்)			

@ Applicant and Surety 1 & 2 shall work in the Same Dept.

12. Is the applicant a member of any other co-operatie Society or Bank and Whether availed any loan? Specify amount, மனுதாரர் வேறு எந்த கூட்டுறவு சங்கத்திலாவது அல்லது வங்கியிலாவது உறுப்பினரா? ஆயின் கடன் பெற்ற தொகை எவ்வளவு?			
13. Whether pay is under court attachment? சம்பளத்தில் கோர்ட் மூலம் பிடிமானமுள்ளதா?			

14. Amount of Loan required Rs. :
தேவையான கடன் தொகை

15. Purpose of Loan
(கடன் கோரும் காரணம்)

16. The Loan will be repaid in ..... equated Monthly instalments of Rs. ..... each
கடன் திருப்பிச் செலுத்தும் தவணை ..... மாதங்கள் ரூ. .....

We certify that the particulars furnished above are true and correct to the best of our knowledge and if thereby any false statement we may be prosecuted as per rules and regulations governing the bank. We also abide by the existing By laws of the bank and those that may be enacted in future and we the Promisor and Joint Promisor know each other personally.

.....
Signature of the Applicant
விண்ணப்பதாரர் கையொப்பம்

1. .....

2. .....

Signature of the Sureties
பிணையாளர் கையொப்பம்

Date :

Certificate of the Pay Drawing Officer

Certified that the particulars furnished by the Applicant and Surety against Serial No. 1 to 10 are correct.

Date :

Signature of the pay drawing officer with office seal. ★

To :
The Tamilnadu Industrial Co-operative Bank Ltd.,
.....

I ..... agree to the instalments, loan and all other sums that may at any time and from time to time become due and payable by me to the bank being recovered by the Bank from my monthly salary through the officer for the time being drawing such salary. I herewith furnish an agreement authorising such officer to the effect as and when necessary recoveries from my salary.

Signature of the Applicant.

Agreement with the Pay Drawing Officer

To :
.....
.....
.....

I ..... Designation .....
..... having applied for a personal loan from the The Tamilnadu Industrial Co-operative Bank Ltd., hereby authorise you for time being my pay drawing officer and any other pay drawing officer under whom I may happen to serve in future to recover from and out of my monthly salary and pay such sum or sums to the said bank in payment of all or instalments of loan or loans or other sums that may from time to time and at any time become due and payable by me to the said bank from my monthly salary.

I agree to accept as sufficient evidence of my liability demand from the officer of the Bank Certified by him / her to be correct. I agree that you may make recoveries from my salaries in the manner above mentioned I also agree that you and my future pay drawing officer may make recoveries from my death cum retirement gratuity in the event of my death / retirement etc.

If, I am transferred out of the area of operation of the Bank / out of the state, or I am transferred from your control and posted to work under the control of the new employer or officer drawing salary or wages. I request and authorise yourself and the Bank to communicate to such employer or officer a copy of this agreement and request and authorise him / her to make the recoveries as above mentioned.

★ (Pay Disbursing officer shall not sign)

I cease to be an employee you (employer) or my future employer shall be competent on a requisition from the Tamilnadu Industrial Co-operative Bank Ltd. to deduct from the Gratuity / Bonus Arrears of salary and other sums payable to me such amount as may be specified in the said requisition towards the entire balance due by me in respect of any debt or other sum, I owe to the TAMILNADU INDUSTRIAL CO-OPERATIVE BANK LTD.

Signature of the Applicant.

Date : .....

Undertaking Cum Recommendation of the Employer

To
The Tamilnadu Industrial Co-operative Bank Ltd.,
.....

Sir,

I hereby agree as per his / her authorisation dated ..... to deduct from his / her salary so long as he / she is in our service every month his / her dues to your bank as per the demand from the bank and remit the same to you and we certify that the particulars noted in the pre-page are correct. If he / she resigns / retires or any other cause I agree to deduct the dues from his / her salary or gratuity or any other sums due to him / her I also agree that in the event of transfer subsequent to the disbursement of this personal loan, the recovery details will be recorded in the LPC of the individual with instructions regarding repayment of this personal loan instalments to the Bank.

Yours faithfully

Date :

Pay Drawing Offcer ★

Office Seal :

The Tamil Nadu Industrial Co-operative Bank Ltd.

Loan No. .....

Know all men by those present that Thiru / Tmt ..... S/o H/o ..... A.M. No. ..... residing at .....
.....

as Principal debtor and Thiru / Tmt ..... S/o H/o ..... A.M. No. ..... residing at .....
.....

as Surety (1) Thiru / Tmt ..... S/o H/o ..... A.M. No. ..... residing at .....
.....

as surety (2) for the principal debtor do hereby, inconsideration of the advance of the loan made by The Tamilnadu Industrial Co-operative Bank Ltd., of the Sum of Rs. ..... (Rupees .....) for the purpose of ..... to the said principal debtor (the receipt where of we do hereby expressly admit and acknowledge) jointly and severally bind ourselves to the The Tamilnadu Industrial Co-operative Bank Ltd., acting for and on behalf of the same his / her succesores and assigns for the repayment of the said sum of Rs.....(Rupees .....) with interest, as also to permit the drawing officer of our covenants, to deduct the dues as required by the TAICO Bank from our salaries subject to the following conditions and provisions.

1. The said loan of Rs. ..... shall carry interest at the rate of ..... per annum or at the rate fixed by the bank from time to time.
2. The loan amout shall be repayable in ..... equated monthly instalment of Rs. ..... each being payable on or before 10th of the month following :
3. The liability of the said surety under these presents shall remain unimpaired notwithstanding any extension of time for repayment that may be granted to the said principal debtor under the provisions of Bylaws of the TAMILNADU INDUSTRIAL CO-OPERATIVE BANK LTD., and as well as Tamilnadu co-operative societies Act and Rules.
4. This loan shall be subject to all other conditions and terms contained in the By law of the TAMILNADU INDUSTRIAL CO-OPERATIVE BANK LTD., and subsequent amendments thereof.
5. This bond shall be rendered null and viod on the payments by either of all sums of the money due to the said TAMILNADU INDUSTRIAL CO-OPERATIVE BANK LTD.,

   Signed on this day the ..... of .....

Signature of the Applicant | Signature of the Surety | Signature of the Surety

PROMISSORY NOTE

Place : .....

Date : .....

On demand / I / We _____ _____ jointly and severally promise to pay The Tamilnadu Industrial Co-operative Bank Limited, or order the sum of Rupees _____ only for value received together with interest thereon at _____ percent per annum up-to the date of payment in full.

Rs. .....

Revenue Stamp

Witness (Signature, Name, Address)

1.

Signature of the Applicant
(Principal Debtor)

2.

Revenue Stamp

1. Signature of the Surety

Revenue Stamp

2. Signature of the Surety

Office Note

Applicant ..... A.M. No. ..... Loan No. .....
(Principal Debtor)

Surety 1 ..... A.M. No. ..... Loan No. .....

Surety 2 ..... A.M. No. ..... Loan No. .....

	Applicant	Surety (1)	Surety (2)
Gross Salary :			
Total Deductions :			
Net Salary :			
Loan Instalment Amount :			
Net Salary after deducting loan Instalment :			
33 1/3% of the monthly Gross Salary :			
Applicant's eligible Loan amount :			
Amount of Loan required :			

Certified that the particulars furnished in the above office Note are correct. All the Terms & Conditions, Guidelines and Instructions issued vide Taico Bank H.O. Circular dt. 19.3.10 and subsequent circulars are fulfilled.

A Personal Loan of Rs. ..... (Rupees ..... only) repayable in ..... equated monthly instalments of Rs. ..... may be sanctioned.

Loan Amount of Rs.....

Sanctioned on .....

Assistant Sub-Accountant Bank Inspector Branch Manager

Paid and credited to the applicant's SB A/c No ..... on .....