



## LOAN BOND

**नोट: कृपया LOAN BOND पर तारीख एवं रकम नहीं भरें।**

Know All men by these presents that..... a member of the Bank of Behar Employees' Co-operative Society Ltd. (Registered) under the Bihar & Orrissa Co-operative Society (Act 1935) have received from the said Society loan of Rupees..... (Rupees.....only) subject to the BYE-LAWS present or future of the said society and on the terms and condition here under appearing -

1. I hereby covenant and agree to pay the society interest on the said loan from the date of the execution of these documents at the rate of ..... % per annum or at such rate as may be from time fixed by the said society.
2. further covenant and agree to repay to the society the said loan in monthly instalments as noted in the loan application or in accordance with the terms of the said BYE-LAWS.
3. I further agree that the said sum of money borrowed by me from the society shall be spent for the purpose of ..... and I undertake to furnish such proof as may be reasonably required by the said Society of the application of the loan for the said purpose.
4. If the money borrowed as aforesaid if found to have been spent for any other purpose(s) or not so applied I undertake to repay the said money with interest within one month from the date for demand.
5. I do hereby further agree to sign and give a letter of authority in the perscribed from the State Bank of India authorising them to deduct every month out of my salary the amount as shown in the said letter of authority and pay the same to be applied towards my loan account with the said Society and I also agree that I shall not withdraw to be entitled to revoke the said authority untill the whole of my debts to the said Society is liquidated and that I sign all papers and statements that may be required by them or the Bank to effectuate the management aforesaid.
6. I do hereby also agree that any representation to the Bank or the Officer there of in any way bearing or connected with this shall always be made by me through the said Society.
- 7(a) I do hereby further agree to sign and give a declaration in duplicate on the prescribed from authorising the State Bank of India to deduct any sum intimated by the Society at the event of my retirement or resignation or dismissal or death, from my dues payable by the Bank to me or to my nominee of legal heir on account of my salary including salary in lieu of notice allowance, bonus leave pay, gratuity to liquidate my debt to the said Society in full.
- (b) I also declar that I shall not withdraw or I shall be entitled to revoke the said authority or be entitled to furnish any other authority or to submit any representation to the contrary as to the disposal of my dues from the Bank without written cosent of the Society.

**Under the above conditions I excute this BOND after having duty received the full sum.**

Dated this..... day of .....2.....

Signature (in full) : .....

Name (Full) : .....

Father's Name : .....

Permanent Address : .....

Designation : .....

Branch: : .....

I/We hereby agree to be surities for the above mentioned debtor and bound my self / our services jointly and severally liable (1) for payment of the above loan with interest and any costs incurred in collection and to (2) for expenditure on the object mentioned in the Bond.

Dated \_\_\_\_\_ Day of \_\_\_\_\_ 20.....

1. Signature :.....  
Name in Full :.....  
Father's Name :.....  
Permanent Address :.....  
Designation :.....  
Branch :.....

2. Signature :.....  
Name in Full :.....  
Father's Name :.....  
Permanent Address :.....  
Designation :.....  
Branch :.....

Certified that the applicant and guarantor signed in my presence

Signature

**THE BANK OF BEHAR EMPLOYEES' CO-OPERATIVE SOCIETY LTD.**

**Form No. X**

(Rule 42)

Authorising Deduction from pay

**Authority Slip**

Date :.....

Whereas i ..... designation.....  
son of..... Resident of .....  
Post office .....Police Station..... District.....  
employed in the office of State Bank of India and a member (Membership No.....) of bank of  
Behar Employees Co-operative Society Ltd registered under the Bihar & Orrisa Co-operative Societies Act. VI  
of 1935 have borrowed Rupees .....(Rs.....) only from  
the said society under loan bond no.....dated..... and have agreed to repay the  
loan in ..... instalments fixed by the society.

I do hereby of my free will and in full enjoyment of my senses and without any coercion IRREVOCABLY  
authorise my employer, State Bank of India..... Branch..... to  
deduct from my pay the full amount of instalments and interest there on till such times as the said loan is full  
repaid and remit the same to the said registered Society which has granted me the loan. This amount shall  
continue to be deducted from my pay the disbursing office unless otherwise or remitted by the said Society,  
till the full payment is made.

Attested the Signature

Signature .....

Address .....

.....

.....

.....

A/c No. ....

Seal and Signature of  
Controlling Officer

**Form No. X**

(Rule 42)

Authorising Deduction from pay

**Authority Slip**

Date :.....

Whereas i ..... designation.....  
son of..... Resident of .....  
Post office .....Police Station..... District.....  
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Behar Employees Co-operative Society Ltd registered under the Bihar & Orrisa Co-operative Societies Act. VI  
of 1935 have borrowed Rupees .....(Rs.....) only from  
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repaid and remit the same to the said registered Society which has granted me the loan. This amount shall  
continue to be deducted from my pay the disbursing office unless otherwise or remitted by the said Society,  
till the full payment is made.

Attested the Signature

Signature .....  
Address .....  
.....  
.....  
.....  
.....  
A/c No. ....

Seal and Signature of  
Controlling Officer

No.....

**FORM OF DECLARATION**

(ORIGINAL)

**THE BANK OF BEHAR EMPLOYEES' CO-OPERATIVE SOCIETY LTD.  
STATE BANK BUILDING, J.C. ROAD, PATNA - 1.**

I hereby authorise the State Bank of India, its successor and assign to recover the outstanding balance of the loan taken by me from the BANK OF BEHAR EMPLOYEES' CO-OPERATIVE SOCIETY LTD. from the Provident Fund & Pension Fund moneys, Gratuity etc. payable by the Bank to me the termination of my service with the Bank due to retirement or resignation or dismissal, or from my nominee or my legal heir (s) in the event of my death, and pay the amount to the Bank of Behar Employees' Co-operative Society Ltd. on being advised by them of the actual amount recoverable under advice to the Co-operative Society.

I hereby declare that any objection, if raised by me, or in the event of my death by my nominee or legal heir (s) to pay out of my Provident Fund & Pension Fund moneys' Gratuity, etc the outstandings due to the Society for the loan taken by me will not be tenable and that the Bank will be within its right to pay the Provident Fund & Pension Fund moneys, Gratuity etc. to me or to my nominee or to my legal heir (s), as the case may be after deducting there from the dues of the Society.

I further declare that this authority shall not be revoked by me without the written consent of the Bank of Behar Employees' Co-operative Society Ltd. Patna.

Signed in presence of

Full Signature/L.T. Impression of Borrower

Name:.....  
Designation:.....  
Branch.....  
Date:.....

Name :.....  
Designation:.....  
Branch.....  
Date:.....

No.....

**FORM OF DECLARATION**

(Duplicate))

**THE BANK OF BEHAR EMPLOYEES' CO-OPERATIVE SOCIETY LTD.  
STATE BANK BUILDING, J.C. ROAD, PATNA - 1.**

I hereby authorise the State Bank of India, its successor and assign to recover the outstanding balance of the loan taken by me from the BANK OF BEHAR EMPLOYEES' CO-OPERATIVE SOCIETY LTD. from the Provident Fund & Pension Fund moneys, Gratuity etc. payable by the Bank to me the termination of my service with the Bank due to retirement or resignation or dismissal, or from my nominee or my legal heir (s) in the event of my death, and pay the amount to the Bank of Behar Employees' Co-operative Society Ltd. on being advised by them of the actual amount recoverable under advice to the Co-operative Society.

I hereby declare that any objection, if raised by me, or in the event of my death by my nominee or legal heir (s) to pay out of my Provident Fund & Pension Fund moneys' Gratuity, etc the outstandings due to the Society for the loan taken by me will not be tenable and that the Bank will be within its right to pay the Provident Fund & Pension Fund moneys, Gratuity etc. to me or to my nominee or to my legal heir (s), as the case may be after deducting there from the dues of the Society.

I further declare that this authority shall not be revoked by me without the written consent of the Bank of Behar Employees' Co-operative Society Ltd. Patna.

Signed in presence of

Full Signature/L.T. Impression of Borrower

Name:.....  
Designation:.....  
Branch.....  
Date:.....

Name :.....  
Designation:.....  
Branch.....  
Date:.....

**THE BANK OF BEHAR EMPLOYEES' CO-OPERATIVE SOCIETY LTD**

**Check & Sanction Slip**

**(For office use only)**

1.	Name of the Member:.....		
2.	Share A/c No.:.....		Share Amount
3.	Branch:.....	.....	
4.	Salary Basis:.....		
5.	Previous Sanctioned Loan:.....		Total Drawn
		Long Loan	Share Loan
6.	Date of Sanction:.....	.....	.....
7.	Outstanding Loan:.....		
8.	Outstanding Intt.:.....		
		Total :.....	

9. Instalment Position:.....  
(Detailed Note)

10. Outstanding:.....

11. Share:.....

12. F.W.F.:.....

13. R.B.F.:.....

14. Misc :.....

15. Bank Account :.....

Signature of Posting Clerk

Signature of Checking Clerk

Loan Recommended / Loan Passed

Recommending Authority

**President / Secretary**

**THE BANK OF BEHAR EMPLOYEES' CO-OPERATIVE SOCIETY LTD  
J.C. ROAD, PATNA.**

**D E C L A R A T I O N**

I ..... son of/wife of/daughter of .....  
working as ..... in the State Bank of India..... Branch.....  
hereby declare as under : -

- i) That i am not a member or loanee member of any other Credit Co-operative Society functioning through out the State of Bihar.
- ii) That I shall not become member of any other credit Co-operative Society, in the State of Bihar, unless I shall withdraw or ceased to be the member to the Bank of Behar Employees' Co-operative Society Ltd. J.C. Road, Patna
- iii) That the contents of the above declaration made by me, are true & correct to the best of my knowledge.

Signature of Deponent with Date

Address :.....

State Bank of India

Counter Signed by the  
Branch Manager Where  
the employees is posted.

**MOST IMPORTANT**

**FOR PERSONAL ATTENTION OF**

The Branch Manager/Chief Manager/Asstt. Manager

We hereby furnish the detailed particulars of the concerned employee in respect of his / her salary and TAKE HOME SALARY position to enable the society to consider his / her loan application.

Total Salary Rs.....

Total Deduction Rs.....

Net Take Home Salary Rs.....

\*We confirm that no disciplinary proceedings is going on against Shri.....

\*We confirm that Shri..... is charge sheeted / not charge-sheeted.

Signature of Controlling Officer

With Seal and S.S. Number

***(Please Note in absence of this certificate, that Society will be unable to consider the loan application strike which is not applicable.)***

**THE BANK OF BEHAR EMPLOYEES' CO-OPERATIVE SOCIETY LTD.**

(Registered under the B.& O. Co-operative Societies Act. 1935)

STATE BANK OF INDIA, JUDGES' COURT ROAD, PATNA

Statement of Salary for the month of .....  
(for the month in which application is submitted)

Name of Member : ..... Branch.....

<b>SALARY &amp; ALLOWANCE</b>	<b>Rs.</b>	<b>P.</b>	<b>DEDUCTIONS</b>	<b>Rs.</b>	<b>P.</b>
1. BASIC			1. PROVIDENT FUND		
2. SPL. ALLOWANCE			2. INCOME TAX		
3. DEARNESS ALLOWANCE			3. L.I.C.		
4. H.R. ALLOWANCE			4. DEMAND LOAN		
5. C.C. ALLOWANCE			5. FESTIVAL		
6. CONVEYANCE ALLOWANCE			6. CONSUMER LOAN		
7. OTHERS			7. CO-OPERATIVE LOAN		
			a) BANK OF BEHAR EMP. CO.		
			b) OTHER CO-OPERATIVE		
			c) OTHER DEDUCTIONS		
			8. UNION		
TOTAL AMOUNT			TOTAL AMOUNT		

Total Salary Rs..... Total Deductions: Rs.....

NET SALARY : Rs.....

**SIGNATURE OF  
BM/CM/AGM (With Seal)**