



**SOUTH CENTRAL RAILWAY  
EMPLOYEES' CO-OP. CREDIT SOCIETY LTD.**  
SAHAKARA BHAVAN, HIMMATNAGAR, SECUNDERABAD - 500 025

**FESTIVAL LOAN APPLICATION**

To  
The Secretary,  
S.C.Railway Employees' Co-op Credit Society Ltd.,  
Secunderabad – 500 025.

CMTD No.

I Consent to the annexed application as made out by Sri/Smt \_\_\_\_\_

Staff No. \_\_\_\_\_ Designation \_\_\_\_\_ PF No \_\_\_\_\_ Department \_\_\_\_\_ Rly

Office \_\_\_\_\_ from any amount due to them from the Railway and remit to the Society.

Bank A/c No.	Signature of the Controlling Officer		
IFSC Code No	Designation Office Stamp		
Bank Name	Branch	Specimen Signature checked	V-OS
Signature of the shareholder :			

I (Name in full Block letters) \_\_\_\_\_ Son/wife/D/o \_\_\_\_\_ applying for  
the loan of Rs. .... (Rupees .....Only) for the purpose of \_\_\_\_\_ Festival. I will  
repay the loan in 24 monthly equal instalments. My service particulars and agreement is furnished below.

PARTICULARS	BORROWER
CMTD Account No	
Name In block letters	
Father/Husband name	
Designation	
Residential address	
Department and office	
Station	
Mobile No.	
Administrative bill unit no (AU/BU)	
PF No	
Monthly basic pay	
Date of birth	
Date of appointment	
Departmental verification	Above particulars verified
Signature of the Bill Drawing Officer with stamp	

## GENERAL INFORMATION

1. It is the responsibility of the shareholder to ensure that the loan repayment is made regularly from his pay. In case of non-recovery, shareholder can make payment in cash at Society's cash counter.
2. The loan shall be sanctioned once in **2 years**.
3. When recoveries cease to be received from the Borrower , the society has legal right to adjust the debt from his CMTD holdings.
4. A shareholder of the society is eligible to this loan only after availing General Loan.
5. The Loan amount will be recovered in **24 instalments**. Rate of Interest is **8 % p.a.**
6. The shareholder shall have min. **30%** take home salary after deduction of this loan instalment.
7. LTI / Vernacular signature must be attested .

- Enclosures:**
1. Self attested Xerox copy of bank pass book
  2. Self attested Xerox copy of shareholders pass book.
  3. Self attested Xerox copy of latest pay slip.

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I \_\_\_\_\_ the borrower is hereby authorise and request the South Central Railway to deduct from my salary or any monies that may be payable to me by the South Central Railway in such instalment or instalments towards the principal of my loan or interest due on it or any other sum or sums which the South Central Railway Employees Co-op Credit Society Ltd., Secunderabad may claim as due from me to the said society.

I hereby declare that all the particulars furnished above are true and I am liable for disciplinary action if they are proved to be incorrect at a later date.

Date this \_\_\_\_\_ day of \_\_\_\_\_ two thousand and \_\_\_\_\_ at \_\_\_\_\_

Amount sanctioned Rs. \_\_\_\_\_

Deductions Rs. \_\_\_\_\_

Net amount Rs. \_\_\_\_\_

(In words \_\_\_\_\_

\_\_\_\_\_)

Signature /Thumb impression of borrower
Borrower witness
Signature
Name
Desg. / Dept.
Off. / Stn.