



BHADRATHA

A.P. POLICE DEPARTMENT

EMPLOYEES BENEVOLENT AND THRIFT MUTUAL ASSOCIATION

Before filling up the Application form read carefully Terms & Conditions in Annexure 'B'.

(Fill up the all columns are mandatory)

Tick in appropriate box

Application Form for Personal Loan

SN	Particulars	Applicant	1 st Surety	2 nd Surety																					
1.	*Full Name																								
2.	*Bhadratha No.																								
3.	*General No.																								
4.	*Designation																								
5.	*Unit																								
6.	*Date of Birth																								
7.	*Date of Appointment																								
8.	*Date of Retirement																								
9.	* Contact (Office)																								
10.	* Cell number																								
11.	Present Residential Address																								
12.	Permanent Address																								
*13. Applicant's Name as per Bank Pass Book			*15. Branch Code <table border="1" style="display: inline-table; width: 100px; height: 20px; vertical-align: middle;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>																						
*Applicant's Online Bank A/c No :			* Bank Name _____																						
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*14. IFSC Code			* Branch Address _____																						
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(Enclose the applicant's bank pass book copy or copy of cheque leaf is mandatory)

*16.	Salary particulars	Applicant	1 st Surety	2 nd Surety
a)	Gross Salary (including all allowances)	Rs. _____	Rs. _____	Rs. _____
b)	Less: Govt. deductions	Rs. _____	Rs. _____	Rs. _____
c)	Less: Non-Govt. deductions	Rs. _____	Rs. _____	Rs. _____
d)	Net Salary/Take Home Pay (a-b-c) <i>(Rupees in words)</i>	Rs. _____	Rs. _____	Rs. _____

(Enclose Latest month payslips of the applicant, 1st surety & 2nd surety are duly Signed and seal by the Unit officer / A.O. of the Unit are mandatory)

*17.	Loan amount required Rs. _____	* for the purpose of _____
	In words :	
*19.	Sanctioned cheque amount issued in favour of (Note : The sanctioned amount will be deposited through Applicant's Online bank account number except all Grameena Bank accounts. In such cases cheque should be issued infavour of the applicant name)	(Fill this column Compulsory)
18.	Nomination particulars of member/borrower (a) Name of the nominee with Address	
	(b) Relationship	

19. **Whether availed any loan from unit level Co-Operative Society** _____
If so, mention brief Details – type of loan, amount sanctioned, EMI and present outstanding (Enclose loan clearance Certificate from society). _____

20. MEMBER DECLARATION:

- A. I will repay the loan in **12/24/36/48/60/72/84/90** (_____)EMIs with 11% interest per monthly annual rests as fixed by Bhadratha even if I am not in receipt of full salary.
- B. I authorize the Unit Officer to recover EMIs as fixed from my salary till the loan amount together with interest is cleared to the fullest satisfaction of Bhadratha (Agreement typed on Rs. 100/- stamp paper and duly filled in all respects is herewith enclosed).

Station :

Date :

Signature of the Applicant

Signature of 1st Surety

Signature of 2nd Surety

I agree to recover the EMI amount every month from the salary of _____ if Personal Loan is sanctioned to the member till the loan amount together with interest is cleared. In case the member is transferred to another unit, the loan EMI particulars will be mentioned in LPC for recovery of remaining EMI amount at new station / unit.

Signature & Office Seal of the Unit Officer

Bhadratha Office use only

Personal Loan amount applied for Rs.		
Amount Sanctioned.		Cheque No.
1) Deductions		Date
2) Death Relief fund		
Others (Specify)		
Released Amount.		
Prepared by	Sr. Acct./Asst Secretary	Secretary

AGREEMENT TO BE SIGNED BY BORROWER AND SURETIES

(To be typed on Rs. 100/- Non - Judicial Stamp Paper)

We the undersigned members of the Bhadratha hereby authorize and request the A.P. Police Department and / or Bhadratha to deduct from our salary the money that may become payable to Bhadratha such amount as Bhadratha may claim towards repayment of principal and / or interest of the loan or any other amount as due from us.

Sri/Smt.

_____ (Applicant name)

has applied for Personal loan of Rs. _____ on _____ and

Sri/Smt. _____ and Sri/Smt _____ have agreed
(1st surety name) (2nd surety name)

to be the sureties and accepting the responsibility, jointly and severally, to repay the entire amount of loan i.e. principal and interest accrued thereon within the period stipulated.

We the sureties clearly understand our responsibility and are agreeable for effecting recovery of the instalment amount from our salaries or other money due from the loan sanctioned to us, whenever there are no recoveries of money from the borrower for any reason whatsoever.

We the sureties clearly understand that whenever the recoveries cease to be received from the borrower by the society on account of resignation, discharge, retirement from service in AP Police Department or otherwise, the amount outstanding against the borrower would be recovered from both of us or any one of us, from the salary or other money payable to us either by the AP Police Department or the society and we hereby give our consent for the same.

We further declare that none of us is an insolvent or filed an insolvency petition. Also there is no possibility of going into insolvency during the currency of loan applied for

We agree to abide by the bye-laws of Bhadratha and resolutions passed by the Managing Committee and the General Body from time to time relating to payment of interest of the loans obtained by the borrower and recovery of the full amount of loan due.

Signature of Applicant

Signature of 1st Surety

Signature of 2nd Surety

//Attested//

Station :

Date :

(Signature and Office Seal of the Unit Officer)