

**APPLICATION FOR CLEAN LOAN**

To  
**The Chief Executive Officer,**  
**The Andhra Bank Employees' C0-operative Bank Ltd.,**  
**Bank Street, Koti, Hyderabad-500 195.**

**Place:**  
**Date :**

Dear Sir,

We the applicant and surety/sureties request you to sanction to the applicant, a Clean Loan of Rs.\_\_\_\_\_. We furnish below the personal and other details for consideration of our application.

**1. Particulars:**

<b>PARTICULARS</b>	<b>APPLICANT</b>			<b>SURETY – I (Spouse of applicant)</b>			<b>SURETY-II (Pensioner/Employee of Andhra Bank)</b>		
<b>Name in full</b>									
<b>Father / Husband's name</b>									
<b>Residential Address</b>									
<b>Phone Numbers (with STD codes) Land Line Mobile</b>									
<b>Date of Birth</b>									
<b>Staff Code No.</b>									
<b>Designation (While in service/ Existing)</b>									
<b>Admission No.</b>	<b>While in Service</b>						<b>While in service/ Existing</b>		
<b>Date of Retirement</b>	<b>Retired On</b>						<b>Retired/due to retire on</b>		
<b>Details of Pension / Salary Drawing Branch</b>	<b>Branch</b>		<b>Account No.</b>	<b>Branch</b>		<b>Account No.</b>	<b>Branch</b>		<b>Account No.</b>
	<b>Name</b>	<b>Code</b>		<b>Name</b>	<b>Code</b>		<b>Name</b>	<b>Code</b>	
<b>Pension /Salary details (Enclose certificate of latest pension drawn or Salary Certificate)</b>	<b>(Pension Details)</b>						<b>(Pension/Salary Details )</b>		
	<b>Basic Pension</b>						<b>Gross pension/ Salary</b>		
	<b>DA</b>						<b>Net Pension/ Salary</b>		
	<b>Total Pension</b>								
<b>II. AMOUNT OF LOAN REQUIRED</b>				<b>Rs</b>					
<b>III. REPAYABLE IN MONTHLY INSTALMENTS OF</b>					12	18	24	30	36
<b>III. PURPOSE OF LOAN (Housing/Medical/Ceremonial/ House hold needs)</b>									

We (1) \_\_\_\_\_ (Applicant and Pensioner) herein agree to allow the Pension Disbursing Branch of Andhra Bank to deduct from my Pension Account No. \_\_\_\_\_ with \_\_\_\_\_ branch of Andhra Bank, the dues of the Bank every month as per the Agreement entered into with them, (2) \_\_\_\_\_ (Surety and Spouse of Pensioner) herein agree in the unfortunate event of death of the pensioner, to allow the Family Pension Disbursing Branch of Andhra Bank to deduct from my Family Pension Account with any branch of Andhra Bank, the dues of the Bank every month as per the Agreement entered into with them, and (3) \_\_\_\_\_ (Surety) herein agree to allow the Bank to deduct from my Salary / Pension Account with \_\_\_\_\_ branch of Andhra Bank the dues of the Bank, in the event of default in repayment of the loan either by the pensioner or his spouse in normal course or in the case of death of pensioner, every month as per the Agreement entered into with them.

We hereby declare that the information provided above is correct to the best of our knowledge and this proposal will form the basis of the agreement between the Bank and ourselves, if the loan is sanctioned. We further agree and undertake to abide by the Rules and Regulations of the Bank in regard to the Loan in force at present or as per revised rules from time to time.

**Signature of Surety  
and Spouse**

**Signature of Surety**

**Signature of Applicant**

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**Forwarded to The Andhra Bank Employees' Co-operative Bank Ltd., Central Office, Bank Street, Koti, Hyderabad. The above particulars are verified and found correct. The application may be considered as per eligibility.**

**For ANDHRA BANK**

**Place:**

**BRANCH MANAGER**

**Date:**

\_\_\_\_\_ **BRANCH**  
*Office Seal*

## DEMAND PROMISSORY NOTE

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

Place: \_\_\_\_\_

Date : \_\_\_\_\_

On Demand we jointly and severally promise to pay at Hyderabad to The Andhra Bank Employees' Co-operative Bank Limited, Hyderabad or Order, the sun of Rupees \_\_\_\_\_ together with interest on such sum from this date at \_\_\_\_\_ percent per annum at monthly rests for value received.

Re.one  
rev.Stamp

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**1.BORROWER**

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**2. SURETY**

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**3. SURETY**

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To  
The Chief Executive Officer,  
The Andhra Bank Employees' C0-operative Bank Ltd.,  
Bank Street, Koti, Hyderabad-500 195.

Place:

Date :

Dear Sir,

With reference to our Demand Promissory Note for Rs. \_\_\_\_\_  
(Rupees \_\_\_\_\_ dated \_\_\_\_\_, kindly pay the  
amount thereof to the borrower Sri \_\_\_\_\_

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**(SURETY)**

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**(SURETY)**

On Stamp  
Paper

**The Andhra Bank Employees' Co-operative Bank Ltd.,**

**HYDERABAD**

**LOAN No** \_\_\_\_\_

**SURETY LOAN BOND**

The Surety Loan Bond jointly executed this \_\_\_\_\_ day of \_\_\_\_\_  
By (1) Borrower \_\_\_\_\_ Son/Daughter/Wife of  
\_\_\_\_\_, aged \_\_\_\_\_ years, Pensioner of Andhra Bank, residing  
at \_\_\_\_\_  
(2) Surety \_\_\_\_\_  
Son/Daughter/Wife of \_\_\_\_\_, aged \_\_\_\_\_ years, spouse of above  
borrower residing at \_\_\_\_\_ (3) Surety  
\_\_\_\_\_, aged \_\_\_\_\_ years, a permanent employee / Pensioner of  
Andhra Bank, residing at \_\_\_\_\_  
\_\_\_\_\_ in favour of The Andhra Bank Employees' Co-operative  
Bank Ltd., with its Central Office at Hyderabad, Andhra Pradesh, herein after referred to as said bank.

2. One of us namely (Borrower) \_\_\_\_\_ has received from  
the said Bank, a loan of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_) for  
(purpose) \_\_\_\_\_

We promise and undertake to repay the said amount with interest at \_\_\_\_\_ per cent per annum at  
monthly rests in \_\_\_\_\_ monthly instalments commencing from \_\_\_\_\_ (each instalment being  
payable on or before 10<sup>th</sup> of the month succeeding to which it relates). We undertake to repay this  
loan before \_\_\_\_\_. Should we fail to pay any instalment of loan or interest, we bind ourselves  
to pay extra interest of 2% per annum, over and above the normal rate mentioned above from the date  
of default to the date of payment. We further agree that for default of payment of an instalment of  
loan or interest the Bank may preclose the loan account and proceed to recover the entire amount  
legally with interest at \_\_\_\_\_ percent per annum on the total amount of Principal and interest along  
with subsequent interest and with costs if any, the Bank may incur therefor, either from all or any of  
us from the Monthly Pension/Salary or terminal benefits payable to \_\_\_\_\_  
(Surety) or from properties belonging to us.

3. We agree to abide by the Bye-laws and Rules of the Bank now in force and those that may be  
amended or enacted hereafter from time to time.

Witnesses: (Shall be Pensioners/employees of Andhra Bank)

1. Signature: \_\_\_\_\_  
Name \_\_\_\_\_  
Occupation \_\_\_\_\_ Staff Code No. \_\_\_\_\_ Borrower

2. Signature: \_\_\_\_\_  
Name \_\_\_\_\_  
Occupation \_\_\_\_\_ Staff Code No. \_\_\_\_\_ Surety

3. Signature: \_\_\_\_\_  
Name \_\_\_\_\_  
Occupation \_\_\_\_\_ Staff Code No. \_\_\_\_\_ Surety

**IRREVOCABLE STANDING INSTRUCTIONS LETTER**

(To be submitted in duplicate)

From:

Place:

Date :

Mr/Ms.....,

Staff Code No.

Cadre and Grade:

(at the time of retirement)

&

Mrs.....

Door No.....

Street .....

Town .....

District.....

State.....

Pincode.....

Photo of pensioner with  
spouse

To

The Branch Manager,

Andhra Bank,

.....Branch

Dear Sir,

Sub: Standing Instructions (irrevocable) to recover loan instalments of the ABE Co-operative Bank Ltd.,

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I, \_\_\_\_\_ S/o. \_\_\_\_\_ aged \_\_\_\_\_ (Date of Birth: \_\_\_\_\_ ) R/o.....the pensioner of Andhra Bank, drawing pension through my Savings Bank account No..... maintained with your branch inform that I propose to avail a Clean Loan of Rs..... from the Andhra Bank Employees' Co-operative Bank Limited, Central Office, Hyderabad. The Bank has already sanctioned the loan amount of Rs.\_\_\_\_\_-/- and fixed an EMI of Rs.\_\_\_\_\_-/-

I hereby authorise you to deduct loan instalment of Rs. \_\_\_\_\_ per month from My Pension Account bearing No. \_\_\_\_\_ with your branch and remit to the credit of my Clean Loan account availed/to be availed from them until the said Andhra Bank Employees' Co-operative Bank Limited confirms to you in writing that the loan availed by me from them is repaid in full with interest and expenses. The standing instruction letter cannot be revoked by me unilaterally without the consent of the Andhra Bank Employees' Co-operative Bank Limited in writing.

I, \_\_\_\_\_ W/o. \_\_\_\_\_ (Pensioner), agree to above proposal and also authorise the Bank to deduct loan instalments from my Family Pension, in the unfortunate event of death of the Pensioner.

We request you to forward the letter to the Andhra Bank Employees' Co-operative Bank Limited, Central Office, Hyderabad confirming that the standing instructions are noted in your records, to enable them to disburse the loan amount.

Yours faithfully,

Signature of Pensioner

Signature of Spouse of Pensioner

**FORWARDING LETTER OF PENSION PAYING BRANCH OF ANDHRA BANK**

From:  
The Branch Manager,  
Andhra Bank,  
.....Branch

To  
The Andhra Bank Employees' Co-  
operative Bank Limited,  
Central Office, Hyderabad.

Date:

Dear Sir,

Re: Irrevocable standing instruction letter of Mr \_\_\_\_\_  
(Staff Code No..... (Pension Account No..... )  
and Mrs.....(Spouse of pensioner)

\* \* \* \* \*

We forward herewith a copy of irrevocable Standing Instructions letter received from the above pensioner along with spouse and confirm that the instructions are recorded in our books for remitting EMI of Rs. \_\_\_\_\_ to you from the pension account No.....maintained with our branch by above pensioner till your loan is repaid in full and communicate the same in writing to us, from the pension being credited to the account of the captioned pensioner.

Yours faithfully,

BRANCH MANAGER  
(Name: \_\_\_\_\_ )  
(Staff Code No.....)

Seal of the Branch



**The Andhra Bank Employees' Co-operative Bank Ltd.**

**Central Office: Mithila Complex, IIIrd Floor,  
H.No.4-4-296/297, Bank Street. HYDERABAD-500 095**

**PROPERTY STATEMENT**

To  
The Branch Manager,  
The Andhra Bank Employees' Co-operative Bank Ltd.,  
\_\_\_\_\_ Branch

Sir,

Reg: Standing as Surety/Co-obligant to \_\_\_\_\_ and /or  
Sanction of Credit Facilities to \_\_\_\_\_

I have pleasure in furnishing overleaf, the particulars of movable and immovable properties. There are no encumbrances on them except those noted. I hereby undertake not to alienate, encumber or charge any of my properties without discharging the advances you have already made or may make from time to time to me or to any person/s to whom I stand as co-obligant/guarantor or guarantor for any other obligations afforded to me or to any other person/s to whom I stand as guarantor. My personal details are furnished below.

1) Full Name :

2) Father's/Husband's Name :

3) Date of Birth / Age :

4) a) Occupation : b) Name and Address of employer:

5) Address :

Business / Office	Permanent Residential address	Present Address

6) Particulars of family members (Spouse/Sons/Daughters/Father/Mother/Brothers)

S. No.	Name	Date of birth / Age	Relationship with applicant	Occupation	Permanent Address	Business/ Office address
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						

## Property Statement

Particulars of immovable property	Location along with R.S.No Municipal Door No.	Area	Estimated Market value	Income per year	Is the property self acquired or joint	Encumbrance on the property		Remarks
						Particulars	Amount	
Particulars of movable property	Acquisition cost	Present Market value	Annual Income	Remarks	<u>Other Liabilities</u> Name of Creditor	Amount of Loan	Terms of payment	Existing liability Rs

Note: Enclose documentary evidence wherever available in support of the Properties described above.

Place:

Yours faithfully,

Date:

Signature of applicant