

APPLICATION FORM FOR H.B. LOAN BY SALARY EARNERS SOCIETY

To
The General Manager,
Vidyasagar Central Co-op. Bank Ltd.,
Midnapore.

Through the Branch Manager Branch.

Dear Sir,

We have decided to implement the Housing Loan (CLS) schemes of your Bank for Construction/Extension and repairing/Purchase of ready built house.

The entire matter was considered by the Board of Directors of the society in its meeting dated and it has been resolved to sanction the loan as prayed for by the applicants totalling Rs. for member.

As we have no adequate fund to finance, we would request you to sanction in favour of our society Rs. as Housing Loan repayable in such terms and condition as may be imposed by the Bank.

The details have been given in the resolution. The individual applications and papers/declaration of each member in regard to the land holding & monthly income certificate etc. have been received and enclosed herewith for taking necessary action.

We promise to avail of the loan if sanctioned on the terms & conditions to be imposed and intimated.

We hereby undertake that the said loan will be utilised by our concerned member(s) for the purpose for which it will be sanctioned by the Bank.

Yours faithfully,

For & on behalf of

Encl. : Papers & documents as
stated above including
resolution of the BOD of
the Society.



_____ ECC Society Ltd.
1) _____ Chairman
2) _____ Secretary
3) _____ Director

Vidyasagar Central Co-operative Bank Ltd., Midnapore
H. O. : Midnapore

Memo No. _____

Date _____

To

The Secretary

_____ ECCS Ltd.

Sir,

I beg to apply for Housing Loan CLS of Rs. _____ (Rupees _____) only for Construction/Extension & Repairing/purchase of ready built house. I am a member of your society and intend to take H.B. Loan (CLS) you are requested to kindly sanction me the said loan. The rules for the Housing loan of VCCB Ltd., Midnapore has been read by me and I promise to abide by all terms & condition of the said loan. My particulars are given below :

1. Name	
2. Father's/Husband's Name	
3. Address	
4. Monthly Gross Income	
5. Occupation/Service details	
6. Description of land/building	
7. Repayment Period	
8. Moratorium Period required	

Deed No.	Date	Registered at SR/DR	P.S.	Block/Municipality

Mouza	J.L. No.	Kh. No.	Plot No.	Area

P. T. O.

I do hereby declare my intention to deposit the above mentioned title deeds to your Bank in respect of unencumbered immovable properties under my absolute title for securing the loan as mentioned above. The said properties will be under equitable mortgage with the Vidyasagar Central Co-op. Bank Ltd. Midnapore by deposit of 'title deeds' to secure the loan till the loan amount including subsequent enhancement & interest accrued thereof is finally liquidated.

The particulars & declaration given above is true to the best of my knowledge & belief.

Yours faithfully,

Signature of the Members

Remarks of the society :

Sri / Smt. _____ S/o / W/o _____
is a member of our society. His / Her membership No. _____ as registered in the membership register of the society. He / she intends to avail of the facility of Housing loan (CLS) from VCCB Ltd., Midnapore and in this respect the society shall abide by all terms & conditions as will be imposed by the said Bank. An amount of Rs _____ (Rupees _____) only has been sanctioned by the BOD of the society in its meeting dated _____ in favour of the applicant.

Secretary



_____ ECCS Ltd.

Particulars of the members of _____ Society Ltd., requiring HOUSING LOAN
through _____ Branch of Vidyasagar Central Co-op. Bank Ltd., Midnapore.

Sl. No.	Full Name of the Member. Fathers/Husband's name, with the address	Date of Birth	Date of appointment	Designation	Name of Employer	Gross Salary drawn in the last month	
1	2	3	4	5	6	7	
						Total Salary Rs. _____	of which Co-op dedue Rs. _____
						Total deduction Rs. _____	Net amt. received Rs. _____

PROPOSED (TOTAL) COST OF HOUSE / FLAT			Amount of Loan applied for by member	Amount of Loan Recommended by Board of Society	Amount of Loan Recommended by Branch	Amount of Loan Sanctioned by the Bank
Cost of Land	Cost of Construction	Total Cost				
8	9	10	11	12	13	14
Area _____ Sq. ft.	Floor area _____ Sq. ft.					L/G No. _____ Date _____
Cost Rs. _____	estimated/actual cost Rs. _____					Amt. Sanctioned Rs. _____

For & on behalf of :-

_____ Society Ltd.

Chairman

Secretary

Supervisor

Branch Manager

Branch



**Vidyasagar Central Co-operative Bank Ltd.,
Midnapore**

Location Sketch of the Land

Name of the Applicant : _____

Present Address with telephone No. : _____

Address for the Land where building is to be
Constructed : _____

Sellers' / Promoters address with telephone No. : _____

Mode to travelling (bus/train & route) : _____

Alighting Stop : _____

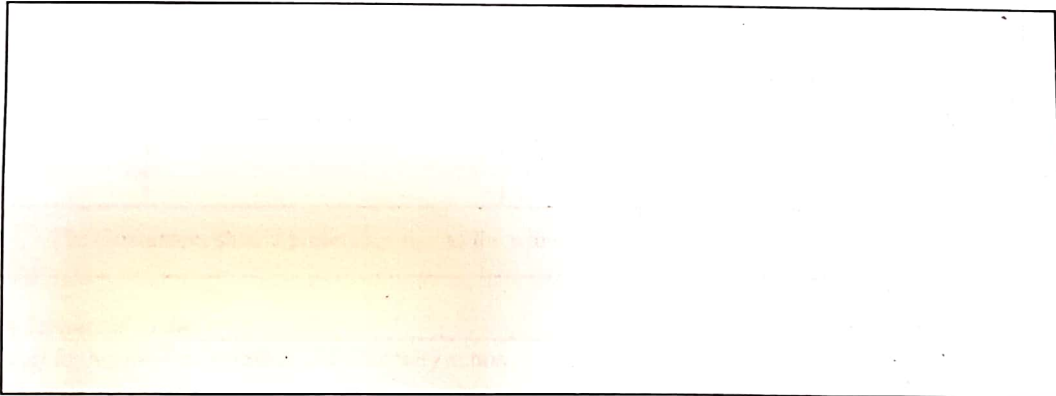
Travelling time from alighting stop to property : _____

Name of the prominent neighbour : _____

Nearest prominent place / building etc. : _____

Mode-Way. Rickshaw / Taxi : _____

Route Map Showing location of the property



I / We hereby declare that this location sketch submitted is correct to the best of my/ our knowledge.

Date :

(Applicants' Signature)

APPLICATION FOR DRAWAL OF H. B. LOAN BY ECCS FROM CCB.

The Branch Manager,

Vidyasagar Central Co-op. Bank Ltd., Midnapore.

_____ Branch.

Dear Sir,

We thank you for sanctioning of sum of Rs. _____ (Rupees _____
_____) only as loan for the purpose of _____
house by the members of our society.

Out of the said loan we intend to draw sum of Rs. _____ being the 1st/2nd/
Final instalment of loan. We hereby authorise you to deduct necessary charges like share etc. and
transfer the balance amount to our S. B. A/c / Current Account No. _____ lying with
your _____ branch.

Necessary Time Promissory Note is enclosed and details of borrowers to whom loan is to be
disbursed is enclosed.

Yours faithfully,

For & on behalf of _____ Employee Co-operative Credit Society Ltd.

_____ Chairman

_____ Secretary

_____ Director



**FORMATE FOR DRAWAL APPLICATION OF 1ST / 2ND / FINAL INSTALMENT
OF HOUSING LOAN UNDER CASH LOAN SCHEMES**

Name of the Member : _____ Loan Case No. _____

Name of the Society : _____ Date of Sanction _____

Mouja	J.L. No.	Khatian No.	Plot No.	Area	Amount of Loan Sanctioned	Amount of Loan Drawn	Deduction on A/C of Share etc.	Net Amount	Progress of Construction (for 2nd / Final instalments only)	Signature of the Member
1	2(a)	2(b)	2(c)	2(d)	3	4	5	6	7	8
						Drawn Rs. _____				
						to be drawn Rs. _____				

Submitted before the BM, VCCB Ltd. _____ Br. for his consideration.

Date _____

Signature of Secretary _____

Signature of Chairman _____

Seal _____

_____ Society Ltd.

Drawal Allowed

_____ Branch Manager

Disbursement Statement of Housing Loan (CLS)

VCCB Ltd. Mid. _____ Branch

Name of the Member : _____ Name of the Society : _____

Amount of Loan Sanctioned	Particulars of Loan Disbursement			Signature of Member (with date)	Signature of Sec. & Chairman	Signature of Supervisor	Signature of B.M.
		Amount	Manner of Disb.				
Amount _____ U/c No. _____ Dt. _____	1st Drawal Dt. _____	Rs. _____	Ch./SB A/C No. _____				
	2nd Drawal Dt. _____	Rs. _____	Ch./SB A/C No. _____				
	3rd Drawal Dt. _____	Rs. _____	Ch./SB A/C No. _____				

* To be signed after final disbursement
I have received the total amount of Loans Rs. _____ in _____ Phase from the VCCB Ltd., Mid. _____ Branch. The information regarding completion of the project shall be given by me within stipulated period.

Total Amount of Loan Sanctioned Rs. _____
Total Amount of Loan Disbursed Rs. _____

Signature of Borrower

Supervisor

Branch Manager