



ದಿ ಸೆಂಟ್ರಲ್ ಟ್ಯಾಕ್ಸ್ ಅಂಡ್ ಕಸ್ಟಮ್ಸ್ ಸ್ಟಾಫ್
ಕ್ರೆಡಿಟ್ ಕೋ-ಆಪರೇಟಿವ್ ಸೊಸೈಟಿ ಲಿಮಿಟೆಡ್
दि सेन्ट्रल टैक्स एण्ड कस्टम्स स्टॉफ़ क्रेडिट को-ऑपरेटिव सोसाइटी लिमिटेड
**THE CENTRAL TAX & CUSTOMS STAFF
CREDIT CO-OPERATIVE SOCIETY LTD.**

(Reg. No.7/ARBI Dt.18-4-1962)

C.R. Building, Annexe II "D" Block Basement, Queen's Road, Bengaluru - 560 001
Phone : 22864817, 22864523 Extn.369



**APPLICATION FORM
FOR LOAN**

Application No.

Name of Member _____

Membership No. _____

Mobile No. : _____

E-mail ID : _____

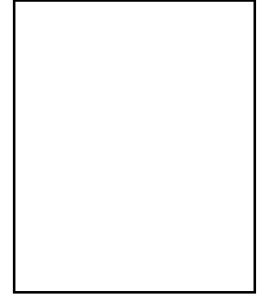
PAN No. _____

Aadhar No. _____

THE CENTRAL TAX & CUSTOMS STAFF CREDIT CO-OPERATIVE SOCIETY LTD.

(Reg. No. 7 / ARBI Dt. 18-4-1962)
C.R. Building, Queen's Road, Bangalore - 560 001 Ph : 22864817

APPLICATION FORM FOR LOAN



MEMBERSHIP No.

Sl. No.

1.	Name of the Applicant (in block letters)	
2.	Designation & Present place of Posting with E-mail ID	
3.	Date of Birth & Age, Blood Group	
4.	Date of Appointment in the Department	
5.	Whether Permanent / Temporary	
6.	Amount of Loan applied	
7.	Purpose of Loan	
8.	Tenure of repayment of loan required (Max. 120 months) Subject to revision in case of service is less than 104 months	
9.	Date of Retirement	
10.	Society Insurance No.	
11.	Amount of loan outstanding (if already taken)	
12.	Whether the Applicant has stood surety to any other members ? If so, furnish the details.	
13.	Whether the Applicant is a member of any other Co-operative Societies. If so, give details	
	a) Name of the Co-op. Society	
	b) Amount of loan outstanding in the said Society	
	c) Amount of monthly instalment of said loan	
14.	Whether the Applicant's salary is subjected to court attachment ? If so, amount being recovered every month.	

I certify that the information furnished above is correct. I hereby authorise the Society to recover the loan with full interest from my salary every month and I hereby authorise the Pay Disbursing Officer to deduct my dues to the society. (I am also offering TWO MEMBERS OF THE SOCIETY as sureties for my loan.)

I hereby agree that on my membership shall continue till my service in the Department or my written consent for cancellation of membership subject to settlement of dues to Society.

(Note : All columns in this application form should be properly filled-in and signed. Incomplete forms are liable to be rejected)

Date :

Place :

Signature of the applicant

SALARY CERTIFICATE

Certified that Shri / Smt. / Kum.
working as in the office of the
..... is drawing Salary as on

Sl. No.		Rs.
1.	Gross Salary	
2.	Pay Bill Deductions	
3.	Net Salary	
4.	Acquittance Roll Deductions	
5.	Take Home Salary	

Station :

Date :

SIGNATURE OF THE DDO (WITH OFFICE SEAL)

DETAILS OF SURETY (Service is equal / more than applicant)

Sl. No.		Surety - I	Surety - II
1.	Name of the Surety		
2.	Designation & Place of Working		
3.	Gross Salary		
4.	Take home salary (After all deductions)		

We stand surety for the loan taken by Shri / Smt. / Kum.

SIGNATURE OF SURETY - I

SIGNATURE OF SURETY - II

PROMISSORY NOTE

We, the BORROWER AND SURETIES jointly and severally promise to pay on demand to the Central Tax & Customs Staff Credit Co-operative Society Limited, Bangalore, the sum of Rs.
(Rupees only) along with the prescribed rate of interest at the rate as fixed by the Board of Directors of the Society from time to time.

(SIGNATURE OF THE BORROWER)
Name

(SIGNATURE OF THE SURETY - I)
Name

(SIGNATURE OF THE SURETY - II)
Name

ATTESTED

(Gazetted Officer of the Central Tax & Customs Department with Seal)

Alterations, overwriting and erasing of the amount applied for, should be attested by the borrower and sureties with full signatures.

**CENTRAL TAX & CUSTOMS STAFF
CREDIT CO-OPERATIVE SOCIETY LTD.**

(Reg. No. 7 / ARB IDt. 18-4-1962)
C.R. Building, Queen's Road, Bangalore - 560 001 Ph : 22864817

LOAN SURETY BOND

L.F. No. Bond No. Rs.

Whereas, we,

- (1) The Principal Debtor,
- (2) Surety-1,
- (3) Surety-2

have on this day, borrowed a sum of Rs. (Rupees only) from the Central Tax & Customs Staff Credit Co-operatrve Society, Bangalore, subject to the terms and conditions of this Bond, Bye, Laws'and Rules of the Society, which are in force not and as amended from time to time.

- 2. I/We, hereby agree for recovery of the above said amount from my/our salary in monthly instalments of Rs. (Rupees only) each, along with the prescribed rate of interest by the Board of Directors of the Society from the salary following the month of obtaining loan.
- 3. In case of default, I / We agree for the recovery of penalty at 2% per annum on the over due instalments. Notwithstanding anything contained herein, I/We, shall further bound by any special rule regarding repayment of loan or payment of interest that is now hereafter be prescribed by the society.
- 4. In case of default / resignation / other contingencies, I / We, hereby agree to the adjustment of the outstanding loan alongwith interest out of our share / thrift / dividend / insurance for which we are due from Society.
- 5. In case the sureties cease to be members of the Society or become defaulters by themselves, I, as principal debtor shall obtain fresh sureties for the outstanding society dues, immediately of such infirmity.
- 6. In the event of default by the Principal debtor, we the sureties shall agree to repay the outstanding dues to the society directly or authorise the DDO for recovery from our salary.
- 7. In addition to the Terms & Conditions mentioned vide under my Loan Application to abide by the additional clauses / conditions as mentioned below.
In case of I / We ceases to be in service before the loan is discharged in full, due to retirement, voluntary retirement, death or other cause, that balance of the loan outstanding in the society may be recovered in full from the salary or other amount due to me / us from the Government i.e., Retirement Benefits & Pensionary Benefits.

Place :
Date :

Signatures :	Principal Debtor	Surety-1	Surety-2
Name	:
Designation	:
Residential Address	:
with Ph./Mob. Nos.	:
E-mail ID	:

Agreement executed by

I, hereby agree under the provision of Karnataka Co-operative Societies Act of 1959 for the deduction of the monthly instalments and interest due by me towards the loan sanctioned by the Central Tax & Customs Staff Credit Co-operative Society Limited, Bangalore and accordingly, therefore, hereby authorize my Disbursing Officer / Accountant General, Bangalore to deduct from my pay every month under Section 34 of the Karnataka Co-operative Societies Act of 1959. The total amount of such deduction being intimated by the Secretary of the Society every month to the said Disbursing Officer.

Signature Attested

(Gazetted Officer of C.Tax, Customs Department)

SIGNATURE OF BORROWER

N.B. : The Signature of the Principal and two Sureties are to be attested by Gazetted Officer of the C. Tax & Customs Department

OFFICE NOTE

Name of the Loanee : Formation :
Name of the Surety : 1) Sl. No. :
2) M. No. :

Resolution passed on

Total amount sanctioned towards Long Term Loan Rs.

DEDUCTION / ADJUSTMENT PARTICULARS

Sl. No.		Rs.
1	Share Amount held	
2	Additional Shares required	
3	Share Fee	
4	Previous Loan Amount	
5	Loan Interest	
6	Outstanding Loan balance	
7	Interest on outstanding	
8	Thrif Fund	
9	Service Charges	
10	D.R.A.S. Insurance	
11	Application Fee	
	TOTAL DEDUCTIONS	

Cheque issued for the net amount of Rs.

Cheque No. & Date :

Voucher No. & Date :

Secretary

Vice-President

President

RECEIPT

Received from the Secretary, Central Tax & Customs Staff Credit Co-operative Society Limited, Bangalore the sum of Rs. (in words Rupees only) by DD/Cheque at par Cheque No. being the amount of loan granted to me.

SIGNATURE OF THE BORROWER

Affix Xerox copy of the Departmental ID Front Side (Compulsory)

Affix Xerox copy of the Departmental ID Back Side (Compulsory)
--

N.B. : The Receipt portion should invariably be signed by the borrower who desires to receive the loan amount by way of DD / at par cheque.

PRINCIPAL BORROWER

From :

Date :

To :
The CAO/CAAO/AO
Commissionerate/Division : _____
The Central Tax & Customs
Staff Credit Co-operative Society Ltd.
Ground Floor, C.R. Buildings
Bangalore - 560 001.

Sir,

SUBJECT : LETTER OF AUTHORISATION

This is to inform you that I on the surety of Mr./Mrs./Ms.
..... availed the loan of Rs..... from you, agreeing
to repay the same in Monthly Instalments of Rs. /- each. I hereby
authorise and empower you to deduct every month from my salary the said instal-
ment amount of Rs./- until the entire loan is cleared in full.

This authorisation given by me is irrevocable till all my loan dues are cleared
in full, and also my legal heirs or nominee
Relationship

Yours faithfully,

Signature of the Applicant

NOTE : No member shall offer surety for more than two members

From :

Place : BANGALORE
Date : _____

To,
The CAO/ACAO/AO
Commissionerate/Division : _____
The Central Tax & Customs
Staff Credit Co-operative Society Ltd.
Ground Floor, C.R. Buildings
Bangalore - 560 001.

Sir,

I hereby request and authorize you to deduct from my Pay every month towards due to the The Central Tax & Customs Staff Credit Co-operative Society Ltd., whenever a demand is made to the effect by the said Society.

I have executed a bond of agreement with the society authority to get the pay deducted towards the dues to the society as per Section 34 of the Karnataka Co-operative Societies Act, 1959.

The authorisation is irrevocable until finally I cease to be a member and clear the dues to the society. In the event of I cease to be in service before the loan is cleared in full due to retirement, death or any other cause, the balance of the loan outstanding amount in the society may be recovered in full from my salary, gratuity or any other amount due to me from you. In case of my transfer, the authorization may be forwarded to the officer of that office or make a note in the LPC for recovery till loan is discharged in full.

Yours faithfully,

()

Copy to :
The President,
The Central Tax & Customs
Staff Credit Co-operative Society Ltd.

From :

Place : BANGALORE
Date : _____

To,
The Commissioner
Commissionerate/Division : _____
The Central Tax & Customs
Staff Credit Co-operative Society Ltd.
Ground Floor, C.R. Buildings
Bangalore - 560 001.

Sub : Deduction from pay towards share deposits / Thrift Fund / Death Relief Fund
/ Central Tax & Customs Staff Credit Co-operative Society Ltd., Bangalore.

Sir,

I, Shri / Smt. / Miss request you
to kindly deduct Rs. (Rupees
.....) from my pay towards the share deposits to the
The Central Tax & Customs Staff Credit Co-operative Society Ltd., Bangalore as
per the demand list of the Society. The recovery may please be effected every
month commencing from my salary for the month of

Yours faithfully,

Signature :

Name :

SURETY - 1

From :

Date :

To :
The CAO/ACAO/AO
Commissionerate/Division : _____
The Central Tax & Customs
Staff Credit Co-operative Society Ltd.
Ground Floor, C.R. Buildings
Bangalore - 560 001.

Sir,

SUBJECT : LETTER OF AUTHORISATION

This is to inform you that I have stood as surety for the loan of Rs./- given to Mr./Mrs./Ms. and myself and said Mr. have jointly and severally agreed to repay the same in monthly instalments of Rs. each. I hereby authorise and empower you to deduct every month from my salary the said instalment amount of Rs. /- each if and only if it is not possible for you to deduct the said instalment amount from the salary of said Mr.

This authorisation given by me is irrevocable till the date of clearance of said loan in full.

Yours faithfully,

Signature

Name :

NOTE : No member shall offer surety for more than two members

SURETY - 2

From :

Date :

To :
The CAO/CAAO/AO
Commissionerate/Division : _____
The Central Tax & Customs
Staff Credit Co-operative Society Ltd.
Ground Floor, C.R. Buildings
Bangalore - 560 001.

Sir,

SUBJECT : LETTER OF AUTHORISATION

This is to inform you that I have stood as surety for the loan of Rs./- given to Mr./Mrs./Ms. and myself and said Mr. have jointly and severally agreed to repay the same in monthly instalments of Rs. each. I hereby authorise and empower you to deduct every month from my salary the said instalment amount of Rs. /- each if and only if it is not possible for you to deduct the said instalment amount from the salary of said Mr.

This authorisation given by me is irrevocable till the date of clearance of said loan in full.

Yours faithfully,

Signature

Name :

NOTE : No member shall offer surety for more than two members

ON DEMAND PROMISSORY NOTE

Place :

Date :

On demand I/We promise to pay

.....
..... Or order
the sum of rupees
..... together with interest
thereon at the rate of percent per month for the
value received

Rs.

Signature
(with full address)

Written by

CONSIDERATION RECEIPT

Rs.

Place

Date

Received from
The sum of rupees
..... Being the consideration amount of the pronote
executed by me/us this day in your favour in presence of the
following witnesses :

Signature
(with full address)

Witnesses : 1)

.....

2)

.....

Written by

MANDATE FORM

ELECTRONIC CLEARING SERVICE (CREDIT CLEARING) / REAL TIME GROSS SETTLEMENT (RTGS) FACILITY FOR RECEIVING PAYMENTS

A. DETAIL OF ACCOUNT HOLDER :

NAME OF ACCOUNT HOLDER	
COMPLETE CONTACT ADDRESS	
TELEPHONE NUMBER / FAX / EMAIL ID	

B. BANK ACCOUNT DETAILS :

BANK NAME	
BRANCH NAME WITH COMPLETE ADDRESS,	
TELEPHONE NUMBER AND E-MAIL	
WHETHER THE BRANCH IS COMPUTERISED ?	
WHETHER THE BRANCH IS RTGS ENABLED ?	
IFSC CODE OF BRANCH	
IS THE BRANCH ALSO NEFT ENABLED ?	
TYPE OF BANK ACCOUNT (SB/CURRENT)	
BANK ACCOUNT NUMBER	
MICR CODE OF BANK	

DATE OF EFFECT :

I hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information I would not hold the user Institution responsible. I have read the option invitation letter and agree to discharge responsibility expected of me as a participant under the Scheme.

(.....)
Signature of Official

Date :

Certified that the particulars furnished above are correct as per our records.

(.....)
Signature of DDO

Date :

1. Please attach a photocopy of cheque along with the verification obtained from the bank.
2. In case your Bank Branch is presently not "RTGS enabled", then upon its up gradation to "RTGS Enabled" branch, please submit the information again in the above proforma to the Department at earliest.