



**BPCL KOCHI REFINERY EMPLOYEES' CO-OPERATIVE
CREDIT SOCIETY LTD. No. E-213**

AMBALAMUGAL, ERNAKULAM DIST., PIN - 682 302

PHONE: 0484 - 2822904, 2822916

e-mail - bpclkreccs@gmail.com, website: bpclkrcreditsociety.org

APPLICATION FOR LONG TERM LOAN

From,

Name :

Staff No. :

Member No. :

Designation :

Dept. / Section :

E-mail :

To,

The Hon. Secretary,

BPCL Kochi Refinery Employees'

Co-Operative Credit Society Ltd. No. E-213

Ambalamugal.

Tel. (O) :

Mobile :

Dear Sir,

I request that I may be granted a loan of ₹.....(Rupees:)

for the purpose ofrepayable in.....
equal monthly installments. Messers.....
and.....will be the personal sureties for the loan.

The agreement to be executed by me with the Society and with my employer are enclosed.

I here by declare that my basic pay is RupeesDate of Retirement:.....

Ambalamugal

Date:.....

.....
(Signature of the Applicant)

DECLARATION OF SURETIES

We hereby give our consent to stand as sureties for the loan applied for by the above member.

Signature 1) : 2) :

Name : :

Staff No. : :

Member No. : :

Dept/ Section : :

Retirement Date : :

Note:1. Please attach the latest 4 months salary slip and one passport-size photo.

2. Two members should stand as sureties for each loan, provided that a member can stand surety maximum for Rupees Seventy five lakhs (75,00,000/-) including their own loans.

OFFICE NOTE

The member is eligible for a loan of ₹..... Loan No.

He may be sanctioned a loan of ₹..... Date:

Cheque/NEFT:

Checked by

Approved by

President

Hon. Secretary

Director

Director

PLEASE FILL IN THE APPLICATION IN ALL RESPECTS TO AVOID DELAY



**B P C L K R E C
C R E D I T
S O C I E T Y**

To,

The Hon. Secretary,
BPCL Kochi Refinery Employees'
Co-operative Credit Society Ltd. No. E-213
Ambalamugal.

Whereas.....Staff No.....having
Thisday of.....20.....borrowed the sum of ₹
(Rupees.....)
@.....% interest as loan from the BPCL Kochi Refinery Employee's Co-operative Credit Society Ltd;No.E-213,
Ambalamugal, for the purpose of
binds himself to repay in.....monthly instalments by the 1st day of every calender month beginning from
the next month, by instalment of ₹..... and the balance if any by the last instalment
along with the applicable rate of interest as per the Society Rules, on the principal amount of loan then due,
till the full amount of loan is discharged,

Should the said.....
fail to act in accordance with the aforesaid terms, know all men that we

1) Name :..... Staff No. Dept/Section Tel.....
2) Name:..... Staff No. Dept/ Section Tel
the sureties and the said.....are jointly and severally bound to the
BPCL Kochi Refinery Employees' Co-operative Credit Society Ltd. No. E - 213 Ambalamugal, for the repayment
to be made. We also bind ourselves and each of us to abide by the Bye-laws and Rules of the Soci ety now in
force and to be framed hereafter.

Dated..... Day of 20

Signature of Sureties:

1)
2).....
(Signature of the borrower)

Witness:

Signature	Name & Staff No.
1)	
2)	



**B P C L K R E C
C R E D I T
S O C I E T Y**

AGREEMENT WITH THE PAY DISBURSING OFFICER

From,

To,

Name :

The Pay Disbursing Officer,
BPCL- KR / CREAS/ BPCL ECS 226
Ambalamugal.

Staff No. :

Sir,

We, (1)(2).....and

(3)having applied for a loan from the BPCL Kochi Refinery Employees' Co-Operative Credit Society Limited No.E.213, Ambalamugal, hereby authorise you to recover from and out of our salaries / wages or any other sum due to us and pay such sum or sums to the said Society in payment of all or any installment of loan or loans and all other sums that may be due from time to time and at any time become due and payable by us to the said Society towards the installment / installments of loan or loans, or other sums that may be due and payable us to the Society. We agree to accept as sufficient evidence of our liability a demand from an officer of the Society. We agree that you may make recoveries from our salaries /wages or any other sum due to us, in the manner mentioned above so long as we continue to be a member of the Society. We shall not at any time ask for the suspension of the recovery.

(Borrower)

(Sureties)

Signature :

1) Signature :

Name :

Name :

Staff No. :

Staff No. :

2) Signature :

Name :

Staff No. :

Witness:

Signature

Name & Staff No.

(1) :

.....

(2) :

.....

Place :Ambalamugal

Date:.....

BPCL KOCHI REFINERY EMPLOYEES' CO-OPERATIVE CREDIT SOCIETY LTD. E-213

LOAN VOUCHER

Paid to Mr. / Ms. Staff No.

an amount of ₹as Long Term Loan @% interest Received ₹

(Rupees)

.....only)

Date

Date:.....

Voucher No.

Resolution No.

.....
(Signature of the borrower)



**B P C L K R E C
C R E D I T
S O C I E T Y**

AGREEMENT WITH THE SOCIETY

To

The Hon. Secretary,
BPCL Kochi Refinery Employees'
Co-Operative Credit Society Ltd. No. E-213
Ambalamugal.

I.....agree to the loan or loans and other sums that may at any time and from time to time become due to payable by me to the Society being recovered by the Society from my monthly salary / wages through the Officer, for the time being disbursing such salary. I herewith furnish an agreement authorising such Officer to effect recoveries from my salary / wages as and when it is necessary.

Signature :
(Borrower)

Name :

Staff No. :

Place : Ambalamugal

Department :

Date :

Tel.Extn. No. :

DECLARATION FOR INTEREST CERTIFICATE

.....
.....

Signature :
(Borrower)

OFFICE USE ONLY

LTL No.	Outstanding ₹	Monthly Cutting ₹
OL No.	Outstanding ₹	Monthly Cutting ₹
HPL No.	Outstanding ₹	Monthly Cutting ₹
EML No.	Outstanding ₹	Monthly Cutting ₹
VL No.	Outstanding ₹	Monthly Cutting ₹
EL No.	Outstanding ₹	Monthly Cutting ₹
TL No.	Outstanding ₹	Monthly Cutting ₹
AVERAGE HOME PAY		
NIDHI MONTHLY RECOVERY		
RD MONTHLY RECOVERY	₹	
TOTAL RECOVERY	₹	
DUES BORROWER	₹	SURETY ₹
SHARE CAPITAL BORROWER		SURETY ₹
AMOUNT APPLIED		
AMOUNT SANCTIONED		
EXISTING LOAN No.		AMOUNT
RISK FUND		
CHEQUE AMOUNT		
BANK STANDING INSTRN.		