



LAKHIMI
SANCHAY & RINDAN S.S. LTD.

REGD. NO: DJ270(B), ACT 1949(1 OF 1950)

**H.Q.- DHEMAJI TINIALI, WARD NO-2, NH-52(15)
P.O. & DIST - DHEMAJI, ASSAM, 787057.
NEAR PRAMUD BHAWAN**



LAKHIMI
SANCHAY & RINDAN

Services

We provide a wide range of Services

MAKE YOU EASY, MAKE YOU HAPPY

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INDIVIDUAL LOAN APPLICATION FORM

(Basic Information Common to all Schemes)

To,
 The Chief Executive Officer
 Lakhimi Sanchay and Rindan SS.Ltd.
 Dhemaji, Assam.

Applicant's
Photograph

Co-Applicant's
Photograph

Date : _____

Place : _____

I/we request for a loan of Rs _____ under _____ Scheme for the purpose _____

ON DEMAND I/ We _____

unconditionally promise to pay to Lakhimi Sanchay and Rindan SS.Ltd , or order at their office at _____, for the value received , the sum of Rupees _____

_____ only with interest there on at the rate of _____ % per annum.

Presentment for payment and noting and protest of the note are here by unconditionally waived.

I/we furnish our particulars as below.

APPLICANT (S)

NAME (in block letter) : _____

Father/Husbands Name : _____

Date of Birth : _____

Sex (Male / Female) : _____

Marital Status (Married /Unmarried) : _____

Tel No. : _____

Residential Address : _____

Relationship with : _____

Co-Applicant/ Applicant : _____

CO-APPLICANT(S)

NAME (in block letter) : _____

Father/Husbands Name : _____

Date of Birth : _____

Sex (Male / Female) : _____

Marital Status (Married /Unmarried) : _____

Tel No. : _____

Residential Address : _____

DETAILS OF OCCUPATION/ PROFESSION/BUSINESS :

PARTICULARS	
Name of employer/ Nature of Business/Profession	
Address with telephone number of Employer /Business/profession	
If Employed Designation and Employee number	
No. of years in present occupation/business/profession	
Length of service	
Date of Retirement	

INCOME STATEMENT :

Gross salary/Income per month (salary sheet/ I.T. return, form No. 16 attached)	
Deductions Income Tax	
Profession Tax	
Provident Tax	
Insurance premium	
Other statutory deduction	
Net salary/Income p.m.	
Other income if any (proof Attached)	

DETAILS OF BANK ACCOUNTS :

Name of the Bank/Branch	
Type/s of the Account	
Account Number/s	
Since When	
Average credit balance for last 6 months	

DETAILS OF OTHER LIABILITIES :

Loans from Employer.	
Loans from friends/ liabilities	
Materials/Assets purchased	
From the seller on credit.	
Other liabilities	

X _____
Signature of Guarantor

X _____
Signature of Borrower

DETAILS OF EXISTING LOAN FROM/LAKHIMI BANK/OTHER BANKS/INSTITUTIONS :

Name of Bank/Branch	
Type of loan Availed	
Amount of loan Availed	
Present outstanding	
Security offered	
Repayment Plan	
Amount of Default if any	

DETAILS OF ACCOUNT WITH LAKHIMI BANK :

Numbers of Account	
Account Types	
Name of CSP and Code No.	
Account No.	
Name in Account	
Date of Opening	
Credit balance as on Date	
Related Accounts if any	

DETAILS OF SHARE :

Numbers of Share	
ID No.	
Share Class	
Share Numbers	
Name in Share's	
Date of Issue	
Total Amount Shares	

DETAILS OF ASSETS :

Cash	
Deposits with Bank	
Immovable assets/Properties With address & value	
Movable assets	
Investments (Specify each)	
Others (please specify)	

TOTAL**DETAILS OF COLLATERAL SECURITY OFFERED :**

Description of property (With full postal Address)	Owner of the property	Value of property

DETAILS OF COLLATERAL SECURITY OTHER THAN PROPERTY :

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X
Signature of Guarantor

X
Signature of Borrower

MODE OF REPAYMENT :

Proposed Period of Repayment :	Month	Year(s)
Payment By :	Cash	Cheque :
Installment Paid on :	Daily Basis	Monthly Basis :
Amount of Installment :	Rs.	

Please collect from :	Home/Office/Establishment address & Contact No.below :

Please Credit the above proceeds to My /Our Bank Account

Bank Account No.

Bank

Branch

IFSC Code

DECLARATION

I declare that all the particulars and information given in the application form are true,correct and complete and up to date in all respects and I have not withheld any information and same shall form the basis of the loan, LAKHIMI SANCHAY AND RINDAN SS.LTD may decide to grant me.I undertake to inform LAKHIMI SANCHAY AND RINDAN SS.LTD. regarding change in my occupation/employment/residential address and to provide any further information that the society may require.I confirm that the funds will be used for stated purpose and will not be used for speculative purpose. I confirm that we are resident of Indian.I also understand that the sanction of loan is subject to the execution of documents as per the Society requirement.I agree that the Society has a right to make such enquiries about me as it they think fit. I also declare that I am not related to any director of the society or any other bank.

I confirm that I have not defaulted in repayment of loan taken from your society/other banks nor entered in to compromise settlement as borrower/guarantor.

Date :

Place :

X _____
Name

Signature of Applicant

SIGNED SEAL AND DELIVERED BY

The Lender Lakhimi Sanchay and Rindan SS.Ltd.
Through its Authorized Signatory

Shri/Smt. _____

(Details to be filled in by the Guarantor)

Proposed Loan Amount _____

Business Registration/Licence No. _____

Business Address _____

_____ Tel.No. _____

Gross/Net Annual income : Gross Rs. _____ Net Rs. _____

Income-Tax payer : Yes/No. If yes, PAN No. _____

8. Position of Assets and Liabilities of 1st. applicant : as on

<u>Details of assets/savings (Rs.)</u>	<u>Details of Liabilities/dues (Rs.)</u>
1. LIC polices : _____	1. dues to Society : _____
2. Society Deposits : _____	2. dues to employer : _____
3. Others Deposits : _____	3. dues to others : _____
4. NSC/PPF/IVP/KVP : _____	
5. Shares / Deb. Units : _____	
6. Land /Building/House : _____	
7. Car : _____	
8. Gold & Jewellery : _____	
9. Other Assets : _____	

Total assets :

Total liabilities :

That, I hereby declare that I am agreeable to stand as guarantor to Mr./Mrs./Ms. _____
_____ for the loan applied. The foregoing information provided by me /us
is true and correct and provided to the Society to take decision about granting or otherwise of the loan to me/
us.

That, I undertake that if, based on the information provided by me, Society sanctions loan/s to Mr./Mrs./Ms.
_____ hereinafter it transpires that any in-
formation provided/to be provided by me is found to be incorrect/false, the society shall be at liberty to recall
the advance forthwith, the entire loan outstanding then together with interest/penal additional interest and
other charges.

That, I undertake to provide any further information as society may ask from me from time to time. I also
undertake to execute necessary documents for guaranteeing the loan.

X _____
Name of Guarantor

Signature of Guarantor

AREA SALES EXECUTIVE REPORT

To

The Secretary,
 Lakhimi Sanchay and Rindan SS.Ltd.
 Dhemaji Tiniali, Assam.

Dated : _____

From

Sri/Smt. _____

Area Member of _____

Code No. _____

Subject : Phisybility report of the establishment and personal details of the loan applicant.

Sir,

I/we hereby certify that Shri/Smt./kr. _____ Son of /
 Wife of _____ is a permanent/present resi-
 dent of _____

_____ in my area operation.

His/her occupation is _____, working since _____ at
 _____. The establishment name and address is

Approximate income _____ Daily, _____ Monthly, _____ Yearly.

Approximate Value of property _____

Other source of income _____

He/She has been welknown by me since _____ years/months/days a good/
 bad character person in my knowledge, he/she has _____ cause un-
 der IPC Act. on dated _____. Number of family members are _____
 name and sub-name of wife/husband/father's _____

At my request, I the undersigned, do hereby agrees to be and shall at all times thereafter _____ until
 repayment of his/her loan remain responsible to you for and guarantee to recovery of the said sum of
 Rs. _____ (Rupees : _____) only
 with interest _____ % pa. per month, for a period of _____ Days/Month/Year
 from the date of disbursement.

Date : ____/____/____

Place : _____

(Full name & address of Area member)

Seal & Signature of Area Member

X _____ S/o,W/o. _____

Vill/Ward No. _____ CSP Code No. _____

Dist./Block _____ Page-07 Area/GP. _____

NOMINATION FORM

To
 The Secretary,
 Lakhimi Sanchay and Rindan SS.Ltd.

Dated : _____

Sir,

I, _____ (name and address), the Borrower
 nominate the following person who on my death have the right to receive the Security Amount /
 Asset(s) and same to be or shall at all make repayment in my absent/death towards its Loan from
 Lakhimi sanchay and Rindan SS.Ltd.

Asset(s) : (i)
 (ii)
 (iii)

Deposited by me in pursuance of the Loan Agreement/Declaration dated _____.
 The nominee will be entitled to receive back the Security Amount/Assets deposited subject to the
 terms and conditions of the Loan Agreement/Bond dated _____.
 This nomination will automatically stand cancelled in the event of my nominating in writing
 another nominee and /or breaching any of the terms and conditions of the loan Agreement
 dated _____

Name of Nominee :

X _____ S/o,W/o, _____

Address _____

Relationship _____

Date of Birth _____

X _____

Name of Borrower

Signature of Borrower

Name of Borrower :

X _____ Address _____

Accept all Terms and Conditions Declared by the Borrower towards its loan herein or thereafter by me.

Date : ____/____/____

Place : _____

Signature of Nominee

To,
 The Executive Officer,
 Lakhimi Sanchay and Rindan SS.Ltd.
 Dhemaji, Assam. 787057

Date : _____

Ref : Facility Agreement dated _____ executed by me /us in favour of the Society.

Please find enclosed crossed Post-dated cheques /Security cheques drawn in favor of Lakhimi Sanchay and Rindan S.S.Ltd. bearing the following particulars being submitted towards repayment of the _____ loan scheme availed from the society.

The post-dated cheques/security cheques contain my/our authorized signatories genuine signature, which shall not be disputed by me/us.

Name of the Drawee bank : _____

Name of the Drawee bank branch : _____

MICR Sort Code (9 digit) : _____

Cheque Numbers : _____

Date of Cheques : _____ of each month commencing from _____

Sr.	From	To	No. of cheques	Amount of Cheques
1.				
2.				
3.				
4.				
5.				

I/We agree that the post dated cheques /Security cheques are given towards _____ loan repayment /instalments of the debt due and payable by me/us to the Society in terms of the _____ loan agreement dated _____

IN case of change of authorised signatory of the Borrower, we undertake to replace the cheques appropriately and in the event of non-replacement of the cheques before the due dates, we undertake to honour the Post Dated Cheques.

 Name of Borrower

 Signature of the Borrower

Form: 6

DEMAND PROMISSORY NOTE

Rs. _____

 ON DEMAND , I _____ and
 S/O, W/O, D/O. _____ severally promise to pay to

Lakhimi Sanchay and Rindan S.S.Ltd. or order, the sum of Rs. _____

(Rupees _____ only) together with

 interest from the date hereof, at _____ % percent per annum or such other rates the society may be fix
 from time to time and payable with fortnight rests , for value received. Tenure _____ months.

Nos of installment _____ Each installment Rs. _____

 In case of default consecutively **90** days , the society shall notice to refund all outstanding dues together
 interest and other cost, charges or total dues at once.

Date : _____

Place : _____

 revenue
stamp

Guarantor _____ Borrower _____

(The borrower has to sign across the revenue stamp & DP note)
LOAN RECEIPTS

I , SHRI / SMT. _____

 do hereby acknowledge the receipt of an Amount of Rs. _____ (Rupees _____
 _____ only).

 paid to me/us by **Lakhimi Sanchay and Rindan S.S.Ltd**, as loan on the basis of membership of the society.
 Under the scheme of “**Personal Loan**”. I shall be maintaining rules or following promises ,Declarations ,
 Agreement Bond has been made herein.

Place: _____

Date : _____

 revenue
stamp

Guarantor _____ Borrower _____

CUSTOMER ACKNOWLEDGEMENT COPY

Rs. _____

Date : _____

(Rupees : _____ only).

 I received the amount mentioned herein above under the Loan Scheme “**Personal Loan**” from
Lakhimi Sanchay and Rindan S.S.Ltd.

 Borrower,
 SHRI / SMT. _____

Issued by _____

Acknowledge by _____

Date : _____

From :

To,

The Executive Officer ,
 Lakhimi Sanchay and Rindan SS.Ltd.
 Dhemaji, Assam. 787057

Ref : Execution of Standing Instruction

Dear Sir,

This is in reference to the _____ Loan Scheme of Rs. _____
 (Rupees: : _____) sanc-
 tioned to me by Retail Asset Sales Center, _____ My Loan Account
 No. _____ and Customer ID _____

I authorised to the competent authority of the society to debit a sum of amount from my savings deposit with you to adjust my dues incase of default make payment at the right time as on agreement, as well as guarantor's savings deposit amount also be blocked till incompleted the borrowing amount together interest. in such conditions the society may be deduct both deposit amount (Borrower and Guarantor) to adjust ooutstanding dues. This STANDING INSTRUCTION is effective from this date _____. This instruction is irrevocable.

Yours Truly,

 (Signature of Borrower)

 (Signature of Guarantor)

**ARRANGEMENT LETTER****Dear Sir ,**

Personal Segment advances :
Membership Personal Loan Schemes

To

Sri/Smt./Kum _____

Term Loan of Rs. _____

Date : _____

With reference to application dated _____, We hereby sanction you a Loan/Over draft of Rs. _____ (Rupees: _____).only) on the following Terms and Conditions :

1. PURPOSE :

The loan is sanctioned to you as per your application dated _____ on the purpose of _____

2. RATE OF INTEREST :

Fixed Rate of Interest on the loan will be charged at _____ % p.a. on highest monthly reducing balance, at quarterly rests. In the event of a default in payment of any irregularity in account, the Society reserves the right to levy a higher rate of interest, as it deems fit. The rate of interest is subject to revision from time to time and you shall be deemed to have notice of changes in the rate of interest.

3. REPAYMENT :

- (i) The loan is to be repaid in _____ Equated monthly Instalment of Rs. _____
- (ii) The number of equated monthly instalments may increase/vary if the entire loan with interest, cost, charges and expenses is not repaid by/with the stipulated number of equated monthly instalments by reason of increase in the rate of interest or otherwise. The equated monthly instalments will have to be paid till the entire loan with interest is fully repaid. The first instalment commences from the month following the month of disbursement of loan.
- (iii) In the case of avilment of loans an overdraft in a current account, the reduction in the Drawing Power from the 1st of every month by an amount of Rs. _____ will commence form the month following the month in which the documents are executed.
- (iv) In case of default together with interest thereon this guarantee is given without prejudice to all his(guarantor)right of reimbursement as against said the borrower/loanee or his estate as surety for him for all sums to be paid and cost,charges and expenses incurred in connection therewith.
- (v) This is hereby inform that the guarantor that the competant authority of the society shall have full power to adjust the outstanding loan dues from guarantor's deposit Account, When fails to pay the loan within the period.

4. SECURITY :

PERSONAL GUARANTEE OF SHRI/SMT _____

(SPOUSE/GUARANTOR).

Please , call on us on any working day to execute the documents. The loan is also subject to other terms and conditions as mentioned in the document executed / to be executed in connection with the loan and as may be prescribed by the society from time to time . The duplicate copy of this arrangement letter may please be returned to us duly signed by you and the guarantor in token of acceptance of the terms and conditions detailed herein.

The terma and conditions specified in this letter hold good for a period of 30 days from the date of this letter.

Yours Sincerely

Seal & Signature
Loan Executive Officer

Received the original Terms and Conditions accepted -(The Terms and Conditions of the loan are noted).

Borrower(s) _____

Joint Applicant _____

Signature of Guarantor

Signature of Borrower

LOAN RECEIPT**LAKHIMI**

SANCHAY AND RINDAN S.S. LTD.

Date _____

I, SRI/SMT. _____
do hereby acknowledge the receipt of an amount of Rs. _____ / -
Rupees _____ only, paid to me by
the Lakhimi Sanchay and Rindan S.S. Ltd ., as loan under the scheme
_____ on Cash or Bank of
_____ Bank _____ Branch,
Account No. _____

Name of Borrower

Signature of the Borrower _____

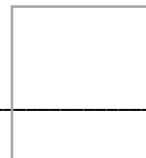


Date _____

Place _____

Name of Guarantor

Signature of the Guaranto _____



Date _____

Place _____