

ANNEXURE

BANK OF INDIA, _____ BRANCH
 LOAN TO STAFF MEMBER

PROPOSAL NO. _____
 DATE : _____

Application-cum-Proposal for Clean Overdraft

Name in full : _____
 (in Block Letters)

Residential Address : _____

Name/Relationship of PF/Gratuity Nominee: _____

Amount of Loan : _____

Salary Particulars of Borrower:

Staff Salary Account No.

Branch:

Date of Joining:

P/F A/c. No.

Basic Pay

Rs.

D.A.

Rs.

H.R.A.

Rs.

C.C.A.

Rs.

Other Allowances

Rs.

Gross Salary

Rs.

Monthly Deductions (Please attach copies of last salary slip and PF A/c. statement)

A) P.F. Contribution	Rs.	B) Housing Loan	Rs.
LIC Premium	Rs.	P.F.Loan	Rs.
Income Tax	Rs.	Vehicle Loan	Rs.
Professional Tax	Rs.	Festival Advance	Rs.
Others	Rs.	Co-operative Soc.	Rs.
		Others	Rs.

Sub-Total (A) Rs.

Sub-Total (B) Rs.

C) Notional Monthly Interest on Clean Overdraft
 (Assuming that limit will be fully utilised) Rs.

D) AGGREGATE DEDUCTIONS (A+B+C) Rs.

% of D to Gross monthly salary

E) Details of non-refundable withdrawals from PF : _____
 (Date, Amount, etc.)

F) Whether mortgage created as security in staff housing loan/ : _____
 Aashiyana Loan Account (if not, reasons)

I have fully understood the terms and conditions for grant of Clean Overdraft and shall abide by them. The facility will be utilised by me from time to time for the various purposes as detailed in the scheme.

Yours faithfully,

Branch/Office _____ (_____)

FOR OFFICE USE

- 01) Loan applied for : Rs. _____
- 02) Eligible Amount : i) Cap for the category : Rs. _____
 ii) Balance of Provident Fund + Gratuity : Rs. _____
 LESS Unsecured Housing Loan/
 Aashiyana Loan balances : Rs. _____
 (wherever applicable)
- 03) Amount sanctioned : Rs. _____
 (Rupees in words _____)

Branch Manager's comments and recommendations:

Total monthly deductions including monthly interest component on Overdraft limit do not exceed 65% of gross salary.

Certified that no disciplinary action, legal proceedings are initiated/pending/contemplated against Shri/Smt./Kum. _____

RECOMMENDED

SANCTIONED

MANAGER/CHIEF MANAGER
BRANCH/OFFICE

CHIEF MANAGER/ ASSTT. GENERAL MANAGER
BRANCH/OFFICE

Date:

Date:

SPACE FOR ANNUAL REVIEW OF ACCOUNTS

Certified that all terms of sanction are complied with, account is in order and documents are in force. Certified further that no disciplinary action, legal proceedings are initiated/pending/contemplated against Shri/Smt./Kum _____

RECOMMENDED

SANCTIONED

MANAGER/CHIEF MANAGER
BRANCH/OFFICE

CHIEF MANAGER/ ASSTT. GENERAL MANAGER
BRANCH/OFFICE

Date:

Date:

STAFF ODTL CHECKLIST

Documents	Yes/No/NA
Application cum Proposal with Branch Recommendations	
Latest DCPS/PF Statement – Nominee to be proposed as guarantor	
Gratuity Nominee HRMS Copy - Nominee to be proposed as guarantor	
ALD, OVD Proofs, CIBIL reports (duly approved by branch official) for Staff & Guarantors	
Latest Pay-slip	
Whether withdrawal made in DCPS/PF	

Branch Seal

Date:

Signature of the verifying officer:

Name:

Emp. ID: