

CONSENT LETTER OF SURETY
(FOR INDIVIDUALS – For ALL facilities/Loans including Housing Loans)

Date:

To,
The Managing Director,
ABHYUDAYA CO-OP. BANK LTD.
Off. G. D. Ambekar Marg,
Parel Village,
Mumbai-400 012.

Photograph

Dear Sir,

I, Mr/Ms. _____, willing to stand as
Surety/Guarantor to Applicant/s, Mr/Ms/M/s _____
_____ in respect of Credit facilities/Loan of Rs. _____
(Rupees _____)
applied by him/her/it/them, for the purpose of _____
_____.

I am enclosing all necessary documents for your reference and record. I am
also furnishing the following information to you:

1. Particulars			
Name in Full	Surname	First Name	Middle-name
Membership No.		Member Since:	
Date of Birth		PAN No.	
Religion		Caste: SC / ST/ NT/ OBC/ GEN	
Sex	Male / Female	No. of Dependents	
Residence Status (Tick ✓ the appropriate Box)	Ownership	Pagadi	Rental
Unique ID (Aadhaar) No.			
Residential Address in Full	Pin Code:		
Telephone Nos. Resi.			
Mobile			
Native Place Address:	Pin Code:		
Name & address of the Employer/ Business			
	Tel. Nos.		
Business Place (Tick ✓ the appropriate Box)	Ownership	Pagadi	Rental
Designation			
Type of Business			
No. of years in Business/ Service			
Gross Salary / Income p.m. (Rs.)			
Net Salary/ Income p.m. (Rs.)			
Income Tax Paid (Rs.)			
Details of A/cs & Branch with Abhyudaya Bank			
Details of A/cs. & Branch with other Banks			

2. Details of my Family Members:

	Name	Date of Birth
a) Spouse		
b) Children		
i)		
ii)		
iii)		
Other Legal Heirs - i)		
ii)		

 3. Details of credit facilities availed from Banks by me: (Rs. in Lakh)

Sr. No.	Name of the Loanee	Name of the Bank & Branch/ Fin. Institute	Facility & A/c. No.	Date of Sanction	Amt. Sanctioned	Amt. Outstanding

OR

- I/We am/are not enjoying any credit facilities with any other Bank/Branch of your Bank and undertake to inform you promptly as and when credit facility /ies is/are availed by me/us from other Banks/Branches of your Bank.

4. My Assets are as follows: (Rs. in Lakh)

	Face Value	Present Value	Date of Purchase/ Deposit
LIC (Surrender Value)			
NSC/KVP			
FDRs			
Immovable Properties (Location & Value)			

5. I declare/undertake that:

- a) I am not relative(s) of any Director of Abhyudaya Co-op. Bank Ltd., as specified in the guidelines of Reserve Bank of India. I further confirm and declare that no Partner/Director/Trustee in our firm/concern is a relative of any Director of Abhyudaya Co-op. Bank Ltd. nor any of our relatives has any beneficial interest or control in the affairs of any firm or concern in which Director of Abhyudaya Co-op. Bank Ltd. is involved or interested.

OR

I am the relative of Director, Shri/Smt. _____ of Abhyudaya Co-op. Bank Ltd., as _____ (relationship).

- b) I am the resident of India and hereby certify that all the information furnished by us is true and correct. No legal action has been/is being taken/ initiated against me by any lending institution/Bank.
- c) I know the Applicant, Mr/Ms/M/s _____ & Co-Applicant Mr/Ms. _____ and voluntarily agree to stand as Surety to the loan/credit facilities applied by them.
- d) I agree to abide by the Bye-Laws of the Bank which I have read. I confirm that the purpose stated above is true and I will ensure that, if the credit facilities are granted, it will be used by the Borrower for the purpose stated herein above.
- e) I will ensure that the installments stipulated are paid regularly and entire loan/credit facilities are fully repaid on or before the due date.
- f) I am aware that my liability will not be terminated or affected by the Bank giving time or any other indulgence to the Borrower without my knowledge or notice.
- g) I undertake that in case the Borrower fails to repay the credit facilities as stipulated, myself shall jointly & severally be liable to repay the full amount with interest and other charges to Abhyudaya Co-op. Bank Ltd.
- h) I also authorize you to exchange the information with any agency you may deem fit and that you, your representative, or any other as authorized by you, may at any time, inspect/verify our assets, books of accounts, details/information provided by me etc. in factory/business premises/ residence and or with the Employer, without prior information.

Signature Verified by

Name : _____

Staff No. _____

(Mr/Ms : _____)

(Surety)