

For circulation among all SF Teaching Staff

**JAMAL MOHAMED COLLEGE (Autonomous)**

College with Potential for Excellence  
Accredited (3<sup>rd</sup> Cycle) with 'A' Grade by NAAC  
DBT Star College Scheme & DST-FIST Funded  
(Affiliated to Bharathidasan University)  
TIRUCHIRAPPALLI-20

**STAFF ASSOCIATION**

**CIRCULAR**

**JMC-SA 2021/02**

All Teaching staff members, both Men & Women of SF wing are informed that our Staff Association has initiated a Loan Scheme under welfare measure for our Teaching Fraternity.

The Teaching Staff Members can avail interest free loan to a maximum of Rs. 25000/- (Rupees Twenty Five Thousand Only) per applicant on first come first served – priority basis from our staff association account.

The Loan Application Form is available on our college website. The needy staff members are requested to make use of this loan facility. The filled-in application form along with enclosures can be submitted to Dr.A.S.Thoufiq Nishath of MBA Department, preferably in the first week of every month.

Tiruchirappalli-20

Date:

  
PRINCIPAL

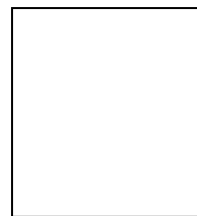


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TIRUCHIRAPPALLI – 620 020

## JMC STAFF ASSOCIATION



### INTEREST FREE LOAN APPLICATION FORM FOR SF TEACHING STAFF

1	NAME OF THE APPLICANT	
2	DOB & AGE	
3	DESIGNATION	
4	DEPARTMENT	
5	DATE OF APPOINTMENT IN JMC	
6	TOTAL SERVICE	
7	RESIDENTIAL ADDRESS	
8	CONTACT MOBILE NUMBER	
9	MONTHLY GROSS PAY	
10	(-) MONTHLY DEDUCTION	
11	MONTHLY NET TAKE HOME PAY	
12	LOAN AMOUNT REQUIRED (MAX.Rs.25000)	
13	PREFERRED NO. OF INSTALMENTS	
14	SAVINGS BANK A/C NUMBER	
15	NAME OF THE BANK	
16	BRANCH IFSC CODE	

### DECLARATION

I hereby confirm that the particulars furnished by me herein above are true and correct. And I have read and understood the terms and conditions relating to the Loan Scheme provided by the Staff Association. I assure that I will make the repayment promptly.

STATION : TIRUCHIRAPPALLI

DATE :

Signature of the Applicant

- Encl.: 1) Original Salary Slip (Latest)  
2) Xerox copy of Aadhar Card  
3) Signed IOB Withdrawal Slips (10 / 15 / 20)

(For office use)

TREASURER  
JMC Staff Association

SECRETARY  
JMC Staff Association

PRESIDENT  
JMC Staff Association

AMOUNT SANCTIONED:  
Received the Cheque

CHEQUE NO:  
  
Signature

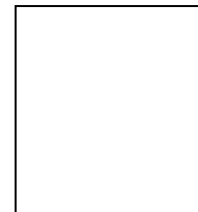
DATE :



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**JMC STAFF ASSOCIATION**



## DETAILS OF THE SURETY(AIDED STAFF ONLY)

1.	NAME OF THE SURETY	
2.	DOB & AGE	
3.	DESIGNATION	
4.	DEPARTMENT	
5.	RESIDENTIAL ADDRESS	
6.	CONTACT MOBILE NUMBER	
7.	MONTHLY GROSS PAY	
8.	MONTHLY NET PAY	
9.	SAVINGS BANK A/C NUMBER	
10.	No. of YEARS KNOWN TO THE BORROWER	

## DECLARATION

I hereby confirm that the particulars furnished by me herein above are true and correct and I have read and understood the terms and conditions relating to the Loan Scheme provided by the Staff Association. I have not withheld any information likely to affect the acceptance of my guarantee by you for the loan to be granted. Incase, if the borrower fails to re-pay the loan amount, I agree to pay the sanctioned amount and settle the account.

**STATION : TIRUCHIRAPPALLI**

**DATE :**

Signature of the Surety

Encl.: Original Salary Slip (Latest)

Treasurer  
JMC Staff Association

Secretary  
JMC Staff Association

President  
JMC Staff Association

## LOAN AGREEMENT

THIS AGREEMENT is made and entered into at **Tiruchirappalli** on DD / MM / YYYY  
BETWEEN **JMC Staff Association, Jamal Mohamed College, Tiruchirappalli – 620 020**

AND

Mr. / Mrs. / Ms. / Dr. \_\_\_\_\_ ,

S / o D / o Mr. \_\_\_\_\_ ,

residing at

\_\_\_\_\_  
\_\_\_\_\_

Both parties agree on terms and conditions given below.

1. The Lender agrees to lend to the Borrower a sum not exceeding ₹ \_\_\_\_\_  
(Rupees \_\_\_\_\_ only)  
for a period of \_\_\_\_\_ Months Payable at ₹ \_\_\_\_\_ per month (Interest Free), the  
borrower accepts the loan and agrees to repay the amount in accordance with the terms and  
conditions of JMC Staff Association.

2. The Borrower hereby, confirms that any changes in Residence address, phone  
number, Permanent Address, Employment Status or organization structural changes relating to  
his / her job profile, will be intimated to **JMC Staff Association, Jamal Mohamed College,  
Tiruchirappalli** immediately in written format within 3 working days.

3. The Borrower hereby, assures to maintain the required amount for clearance of the  
loan equal to the amount of EMI in the respective Bank Account every month.

Signature of the Borrower :

Signature of the Surety :

Witness Name and Designation :

Treasurer  
JMC Staff Association

Secretary  
JMC Staff Association

President  
JMC Staff Association



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### **JMC STAFF ASSOCIATION**

#### **RULES & REGULATIONS FOR INTEREST FREE LOAN APPLICATION FORM FOR SF TEACHING STAFF**

- 1. The applicant should be in continuous service as teaching faculty in Jamal Mohamed College for atleast 2 years**
- 2. The amount of loan and tenure of repayment will be decided by the Loan Approval Committee of the JMC Staff Association based on the eligibility of the applicant**
- 3. Loan will be sanctioned after ensuring the custody of original Educational Qualification Certificates in the JMC HR Office**
- 4. Loan will be sanctioned according to the priority of need**
- 5. The borrowers should maintain sufficient balance amount in the bank account for clearance of recovery of monthly instalment**
- 6. The surety of applicant should have atleast two years of service.**