**B.R.L. FINANCE & ACCOUNTS DEPARTMENT**

01

2015-16

 **BHARAT REFRACTORIES PROVIDENT FUND TRUST**

**APPLICATION FOR REFUNDABLE LOAN FROM PROVIDENT FUND ACCOUNT**

1. Purpose (Put Tick Mark in the box)

|  |  |  |  |
| --- | --- | --- | --- |
| (a) Marriage | (b) Other Religious Ceremony | (c) Medical Expenses  | (d) Passage  |
| (e) House Building / Purchase of Site | (f) L.I.C. Premium  | (g) Legal Proceedings  |  |
| 2. NAME: | Department & Deptt. Code No.: | Staff No.: |
| 3.Designation: | Last Basic Pay & D.A.: BASIC DA |
| 4. Loan Required (Rs.): (In words) : | Recovery (No. of monthly installments): |
| 5. Purpose | For Self / family members, if so, relationship: |
| 6. Particulars of evidence produced : | 6A. Has any Loan taken before? if so:1. When :
2. Whether fully repaid : (attach copy of pay slip)
 |
| 7. Certified that the above statements are correct :Signature/Left Thumb impressionof the members (with witness in case of illiterate members)Note I-Pay Slip of the applicant must be enclosed with the application |
| 8. Bank A/c No. : IFSC Code: | Recommended for PF LoanSIGNATURE OF TRUSTEE |
| 9. Recommendation of the Departmental Head:Signature with Official Seal |
| **(FOR USE IN P.F.SECTION)** |
| 10. a) Is the applicant is eligible for loan? ………………………………………………….  b) Has he taken loan previously? If so,  When recovery completed: Rs. Member’s Subscription : Rs. c) Maximum permissible withdrawal : Rs. |
| 11. Sanctioned Rs…………………………………………………..(Rupees) ………………………………………………………………………………………………………………….. ……………………………………………………….. recoverable in …………………………………… monthly installments.  Dealing Assistant Accounts Executive/Officer |
| 12. Recommendation of the Trustee: Signature (Name : ) |
| **To be filled up by PF Trust** |
| 13.Cheque No…………………………………………………………. Dated …………………………………………… for Rs………………………..…………………………………  |

Loan sanctioned Rs…………………………………… (Rupees…………………………………………………………………………………….only) vide RTGS No./Cheque No……………………………………../Net Banking Ref. No………………………………

Signature of Secretary

BRPF

**RULES AND CONDITIONS FOR GRANTS OF REFUNDABLE LOAN**

NOTE A. A second loan is permitted only after completion of existing loan.

 B. loan is permitted from own contribution of the members only.

 C. Loan is permitted for self and for defined purpose relating to members of the family.

 D. Withdrawals are permitted as under:

|  |  |  |
| --- | --- | --- |
| 1. Refundable loan for House Building/Site | - | 36 Months (Basic+DA) /<=70% of MPFC, repayable in max. 60 installments |
| 2. Refundable loan for illness | - | 12 Months PF Wages /<=70% of MPFC, repayable in max. 48 installments |
| 3. Refundable loan for Marriage/Education of dependent children Maximum 2 Nos.) | - | 12 Months PF Wages /<=70% of MPFC, repayable in max. 48 installments |
| 4. Refundable loan for Religious ceremony | - | 06 Months PF Wages /<=70% of MPFC, repayable in max. 24 installments |

MPFC = Member’s Provident Fund Contribution.