

APPLICATION FOR LOAN

Date :

Price :

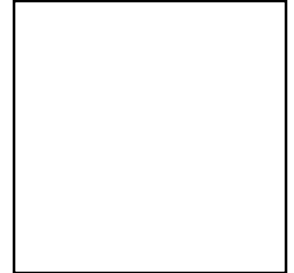


To,

The Secretary / President

Jai Maa Barahi Co-operative (U) Thrift & Credit Society Ltd.

6/136, KHICHRIPURI, DELHI-110091



Dear Sir,

I apply for a loan of Rs. Rupees **Only** Subject to the Rules and Byelaws of the Society. I agree to repay it in monthly installment of Rs. along with interest. I require the loan for the purpose of

In case the above loan is sanctioned please allot me shares and the amount may kindly be recovered from my loan amount.

PARTICULARS OF THE APPLICANT

- 1. Name : PAN No. : Age :
- 2. Father's Name :
- 3. Membership No. :
- 4. Local Address :
- 5. Permanent Address
- 6. Phone No. Office : Mobile No. : Residence Tel.No. :

Recommendation of the member's of the managing committee

Office Report

- 1. M.C.L. : _____ 2. Loan outstanding Loan Rs. : **0** 3. Share Money :
- Loan Rs. : _____ Sanctioned by managing committee meeting held on _____

President

M.M.C.

Hony. Secretary

7. Occupation :

(a) In case of employment

(i) Full name and address of the office or firm :

(ii) Designation :

(iii) Branch Office :

(iv) Employee Code No. :

(v) Gross Monthly Income (with proof) :

(vi) Retirement age and Date :

(b) In case business

(i) Full name and address of the office or firm :

(ii) Partner / Proprietor :

(iii) Monthly Income (with proof) :

8. Details of immovable property in

(i) Address of the property :

(ii) Present Valuation :

(iii) IS the property in your name or Joint Property ?

(iv) Self purchase or ancestral :

(v) Gross Monthly Income (with proof)

(v) Monthly Rental Income (with proof) :

9. Details of your Saving Bank A/c.

(i) Bank Name with Branch : **STATE BANK OF INDIA GAZIPUR**

(ii) A/c.No. :

10. Adhaar No. :

Passport / DL No. :

Voter / Ration Card No. :

(a) Are you a member of any other Thrift & Credit Society, if yes then give name and address

.....

DECLARATION

I here by declare that the above information given by me is true and correct to the best of my knowledge and belief and nothing has been concealed therein.

Date :

Signature of Applicant

To be filled by in Sureties in Capital Letters

Particulars	Surety No. 1	Surety No. 2	Surety No. 3	Surety No. 4
1. Full Name 2. Father's / Husband's Name 3. Age 4. Occupation A. In case of employee (i) Full Name and address of the office or firm (ii) Designation (iii) Branch Office (iv) Gross Monthly Income (with proof) (v) Employee Code No. B. In case of Businessman (i) Full Name and address of the office or firm (ii) Partner or Proprietor (iii) Monthly Income (with proof) 5. Details of immovable property in (i) Present Valuation (ii) Monthly Rental Income (with proof) 6. Are you a member of any other Thrift & Credit Society, if yes then give name and address 7. Mobile No.				

DECLARATION

We hereby declare that the above information given by me is true and correct to the best of our knowledge and belief the nothing has been concealed therein. In the event, loan mentioned in the application being granted, we are prepared to stand surety for it jointly or severally and the cost in collection thereof.

Sign.	Sign.	Sign.	Sign.
Surety No. 1	Surety No. 2	Surety No. 3	Surety No. 4
Add.	Add.	Add.	Add.
.....
.....
A/c.No.	A/c.No.	A/c.No.	A/c.No.

The Sureties have signed in my presence

Signature of Applicant

GUIDELINES FOR FILLING LOAN APPLICATION

1. Application form should be complete and no column should be left blank.
2. Income proof, i.e. Latest copy of salary certificate issued by competent authority / Income Tax Return / Affidavit along with complete details of business/employment need be attached with the loan application.
3. Income proof, Latest Photograph, Copy of ID Card and applicant Bank Passbook should be submitted with loan application.
4. Surety of three members required for the loan of Rs..... and if loan exceed Rs four members sureties required. Sureties should not be defaulter / irregular for repayment of his / her loan. One member can stand surety for maximum no of six members.
5. Apart from the applicant the family members can stand surety and two other sureties must be three years old members for loan exceeding more than Rs. At least two sureties shall either be government servant / semi government / limited companies (his / her age should not be more than 55 years) or Income Tax
6. There should not be any sureties residing out side
7. 12/24/36 Post dated cheques for repayment of loan should be given.
8. Society has the right to get assets insured created by the Sanction of this loan by the Insurance Company of its choice.
9. Sanction/Rejection of the loan application is exclusive right of the Managing Committee of the Society and its decision shall be final.
10. Society has the rights to Call, SMS and sending the notice to the defaulter members and sureties.
11. Without clearance of the any type of dues Membership resign is not possible.

Signature of Sureties:

Surety-1 Surety-2 Surety-3 Surety-4

Signature with Name of Applicant

AFFIDAVIT

I S/o./W/o./D/o.....
Residence of

1. That I am working as in the office / firm of(Salary certificate enclosed)

OR

That I am doing the business / trade of
..... Sinceas a proprietor / partner. (Proprietorship Proof / Partnership Proof Deed is enclosed). That this premises is owned / taken on rent by me or is in the name of Shri / Smt. / Km. who is my (relation) copy of ownership proof / rent receipt is enclosed.

Copy of Proof of business i.e. Sales Tax Registration / Income Tax Assessment order / shop and establishment Registration or any other Govt. Department proof is also enclosed.

That I am owner of property No.
..... whose present value is Rs.

2. That my monthly salary / business income is Rs.
3. That I am assessed to Income Tax any my PAN / GIR No. is
4. That I am not a Member of any other Thrift & Credit Society / Co-operative Bank or any Similar Organisation.

VERIFICATION

Deponent

I, the above named deponent do hereby certify that contents of above paras are true and correct and nothing has been suppressed or concealed by me.

Verified on this day of

Deponent

BOND NO.:.....

Jai Maa Barahi Co-operative (U) Thrift & Credit Society Ltd.

6/136, KHICHRIPURI, DELHI-110091

(Registered Under Delhi Cooperative Societies Act. 2003**BOND**

I S/o./W/o.....
 a member of the above named Society have on this day of received subject to the Bye laws of the Society, a loan of Rs. (Rupees only) and agree as

1. The loan shall bear interest 15 percent annum (payable on monthly basis). In case of non- payment, interest shall be compounded on quarterly basis. The interest payable by me shall, however, be subject to the changes in the rate of interest, which may be made by the Managing Committee of the Society from time to time.
2. I shall repay the loan in _____monthly instalment of Rs._____ plus interest, first of which shall be repayable on or before_____and the other instalments on or before 10th of each month.
3. If I fail to pay interest or any instalment of loan, the whole loan shall be become immediately due and payable, with interest due thereon. In case of default, i further undertake to pay panel interest @ 25 paise per rupee per monthly on overdue installments (or 3% per annum of the entire loan due) subject to changes in rate of interest or pattern of charging made by the Managing Committee of the Society from time to time.
4. I hereby furnish the sureties mentioned below in respect of the loan, and/ or agree to furnish fresh sureties, in addition to or in place of those furnished below if the Managing Committee of the Society requires to do so.
5. I further agree that the loan will be used in connection with_____within one month from this date. If it is not so used, i undertake to repay the entire amount, with interest together with additional interest, as may be levied in accordance with the Bye-laws and Rules of the Society by its Managing Committee from time to time.
6. I further agree that may liability, as payee under this agreement shall not be impaired or discharged by reasons of any time or other indulgence by the Society to me or by any other agreement entered into or composition accepted by the Society modifying by operation of law or otherwise their rights and remedies under the above agreement.

Under the provisions of Section 52 of the Registered Under Delhi Cooperative Societies Act. 2003 , I authorize _____(my employer) to deduct from my salary or other money due to me such amount of installments and interest due on this loan as may be furnished by the Secretary of the Society from time to time and pay the same direct to the Society in satisfaction/ realisation of this loan together with interest.

I further authorize _____ (my employer) in the event of my death or termination of my services for any cause, whatsoever before this loan and interest due thereon have been fully repaid to deduct from the money due to me or standing at my credit or due to my estate, or gratuity, leave salary or pension etc., to which I may become entitled such amounts as will be sufficient to liquidate the balance of this loan and interest to the date of repayment and to pay the same direct to the Society, in satisfaction of this loan.

Under the above conditions, I execute this Bond, after having duly received in full sum of Rs. _____ (Rupees _____ only) by cheque / cash (no. _____ Dated _____) on this _____ day of _____.

(Signature of the Borrower)

A/c.No.

Address

.....

We hereby agree to stand sureties for the above mentioned loan and undertake to be jointly and severally liable to the SOCIETY NAME Jai Maa Barahi Co-operative (U) Thrift & Credit Society Ltd., 6/136, KHICHRIPURI, DELHI-110091 (1) for the due repayment of the loan with interest in accordance with the above conditions and the Bye -laws & Rules of the Society and (2) for employment of the loan in accordance with the purpose, mentioned above. We further agree that our liability as sureties under this agreement shall not be impaired or discharged by reasons of any time or other indulgence granted by the Society to the said _____ or by agreement entered into or composition

1.
(Signature of Surety)

A/c.No.

Name & Address

.....
.....

2.
(Signature of Surety)

A/c.No.

Name & Address

.....
.....

3.
(Signature of Surety)

A/c.No.

Name & Address

.....
.....

4.
(Signature of Surety)

A/c.No.

Name & Address

.....
.....

Signed in our presence (Signature with Name & Address

1.
(Signature)

Name & Address

.....

2.
(Signature)

Name & Address

.....

BORROWER'S CONSENT NOTE

(To be filled in by the Borrower)

Designation and Address
of the Pay Disbursing
Officer of the Applicant

To,

Subject: Deduction from Salary to meet co-op, Societies Claim

Sir

Having Contract and received full payment of a Loan of Rs.in words
..... today the from
Jai Maa Barahi Co-operative (U) Thrift & Credit Society Ltd. 6/136, KHICHRIPURI, DELHI-110091 which in
covered by the Delhi Co - operative Societies Act 35 of 2003 under the provisions of section 52 of the said Act and
also Treasury Rule 229 A, hereby authorize you as my Pay Disbursing Officer, to deduct from my monthly Salary
or other dues the amount of monthly installments with interest in liquidation of this loan in accordance with monthly
statement of recoveries received from the Society and pay the same to the Society until the whole amount has
been repaid. In case of retirement, death or any other casualty, I authorize the authorities so concerned to recover
the amount of demand of the Society from my pension/gratuity/PF/GFF etc. to the full satisfaction of the Society.

The recovery of such installment is not to be stopped without the previous consent or authority of the Society.

Signature

Full Name

Father's Name

Designation

Office Address

SURETY CONSENT NOTE

Designation and Address
of the Pay Disbursing
Officer of the Applicant

To,

Sir

Mr.S/o.

has borrowed a loan of Rs. from **Jai Maa Barahi Co-operative (U) Thrift & Credit Society Ltd. 6/136, KHICHRIPURI, DELHI-110091** and I have stood surely to Shri / Smt.
S/o. I under the provision of section 52 of the Delhi Co - operative Societies Act 35 of 2003 and Treasury Rule 229 A, hereby authorize you as may pay Disbursing Officer, to deduct my monthly salary of other dues the amount of monthly installment with interest in liquidation of this loan in accordance with the monthly statement of recoveries received from the Society until the whole amount has been repaid. The recovery of such installment is not to be stopped without the previous consent or authority of the Society.

Your's faithfully,

DELHI

Dates

Signature

Full Name

A/c.No.

Designation

Pass / Token No.

Branch / Sec.