

THE TREASURER OFFICE



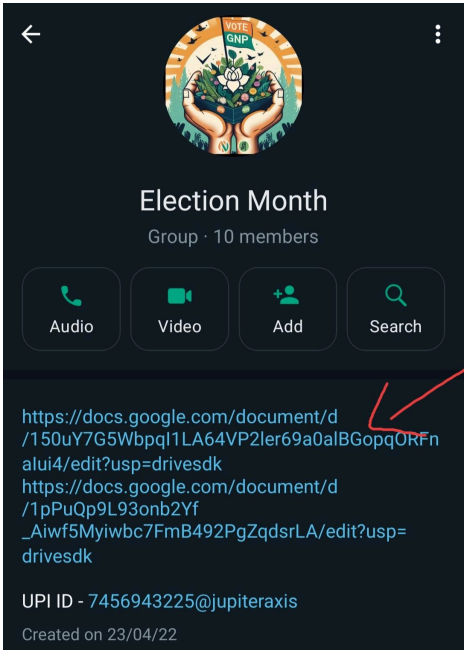
Q. How to seek a loan?

Follow the steps given below.

Step 1. Inspect if the fund possesses required capital for credit mobilisation?

- a. Head to the description box and tap the first link (fig. 1).
- b. This link will take you to the Receipt section(fig. 2).
- c. Here you can check all the details about the fund health and recent transactions.
- d. The third line represents the available capital(fig. 3), if it suits your demand follow step 2.

Note - You may skip this part but doing it regularly is highly advisable as an active member



(Fig.1).

Receipt of Collective Prosperity Fund, 2024

Total Balance-₹1494

Advances - ₹1300
Working loan capital - ₹194

Realised Profit- ₹43
Mandatory Add ons- ₹800
Voluntary Add ons- ₹651

	Name of the person making transaction	Type of transaction	Date of Transaction	Maturity Date (Loan)	Time of transaction	Quantum of Amount(₹)	UPI Ref No.
1	Nitin Goswami	Mandatory	January .01	N/A	11:20 AM	50₹	40011 64404 34
2	Vivek Goswami	Mandatory	January .01	N/A	11:20 AM	50₹	40011 64404 34
3	Shubham Goswami	Mandatory	January .02	N/A	01:54 PM	50₹	43681 69788 73
4	Neeraj Goswami	Mandatory	January .02	N/A	03:51 PM	50₹	40022 35508 63
5	Deepak Goswami	Mandatory	January .02	N/A	05:37 PM	50₹	40023 62773 09
6	Rahul Goswami	Mandatory	January .02	N/A	N/A	50₹	N/A
7	Krish Goswami	Mandatory	January .02	N/A	N/A	50₹	N/A
8	Rohit Bora	Mandatory	January .03	N/A	02:37 PM	50₹	S7968 9235
9	Rohit Bora	Loan	January .09	March, 09	02:06 PM	300₹ @7.5% /30 C.A.I.E	S7879 02868 93195

(Fig. 2).

Receipt of Collective Prosperity Fund, 2024

Total Balance-₹1494

Advances - ₹1300

Working loan capital - ₹194

Realised Profits- ₹43

Mandatory Add ons-₹800

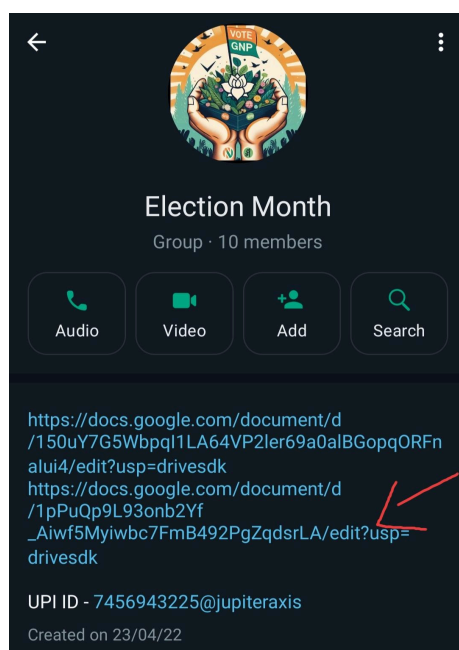
Voluntary Add ons-₹651



(Fig. 3)

Step 2 - Choose the desired Variant code from the recent loan guideline list.

- Navigate back to the group description and tap the second link (fig. 4).
- It will take you to the Constitution of CPF (Collective Prosperity Fund) .
- Scroll down to Article 7 titled loan provision which has a link to Interest rate Guidelines (fig. 5)
- Tap it (fig. 6) and choose the desired variant code as per your need (fig. 7).



(Fig. 4).

(c) Alternative Contribution Options: Members facing temporary financial hardship may discuss alternative contribution options with the Committee, such as temporary reductions, lump sum payments, or non-financial contributions like volunteer work.

7. Loan Provision:

(a) The Executive Committee may, at its discretion, extend interest bearing loans to financially distressed Members following strict need-based assessments. (Refer Interest Rate Guidelines - [tap here](#))

(b) Loan applications, duly detailing the need and proposed repayment plan, shall be submitted in writing to the Committee.

(c) Loan approvals shall be based on available funds, merit of the request, and the applicant's past contribution record.

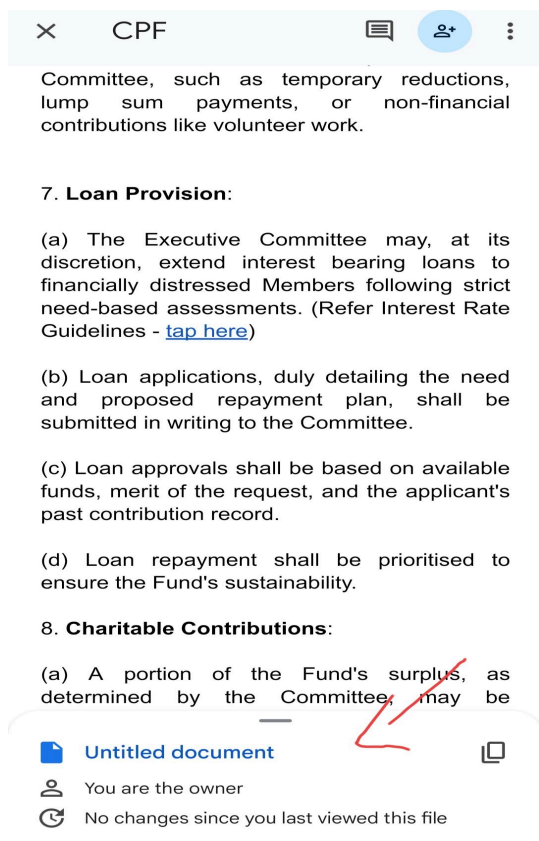
(d) Loan repayment shall be prioritised to ensure the Fund's sustainability.

8. Charitable Contributions:

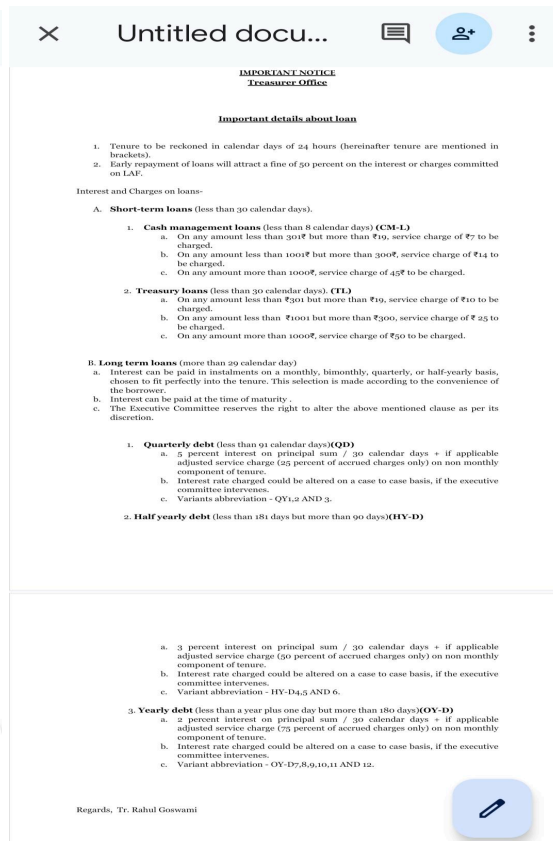
(a) A portion of the Fund's surplus, as determined by the Committee, may be dedicated to supporting worthy causes or charities chosen by the Members through a democratic voting process.

(b) Proposals for charitable contributions may be submitted by Members, with final decisions reached by a simple majority vote at a designated members' meeting.

(Fig. 5)



(Fig. 6).

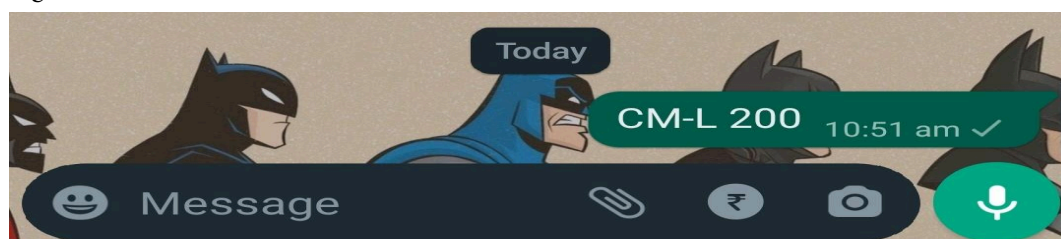


(Fig. 7)

Step 3- Send the desired variant code either to the personal dm of the treasurer or directly to the group.

- a. Select a desired variant code from the interest rate guidelines list .

For example - If you need a short term loan of ₹200 for 2 days, use code CM-L 200 (fig. 8).



(Fig. 8)

If you need a short term loan of ₹623 for 24 days, use code TL 623.

If you need a long term loan of ₹748 for 2 months, use code QY2 748.

If you need a long term loan of ₹999 for 5 months, use code HY-D5 999.

- b. Send this code either to the treasurer's WhatsApp or directly to the group.

- c. The treasurer office guarantees a reply within 3 hours of the request received.
- d. If documents are up to the expectation, the loan application is approved.
- e. A copy of the contract (fig. 9) is sent in the group which has to be verified by the borrower.
- f. This copy shall be sent to treasurer personal dm who then will initiate the transaction (fig. 10).

Issue date- 16/FEBRUARY/2024

LOAN APPLICATION FORM

- Guaranteed by THE BOYS EXE. COMM.

On presentation of this Loan application form (hereinafter LAF) to the treasurer of the consolidated fund maintained by The Boys, treasurer will pay to the bearer.

One thousand rupees only.

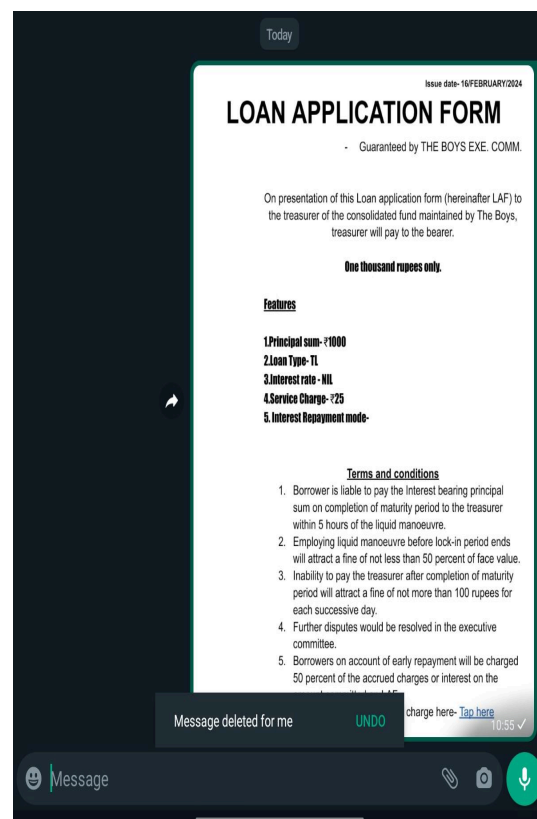
Features

- 1.Principal sum- ₹1000
- 2.Loan Type- TL
- 3.Interest rate - NIL
- 4.Service Charge- ₹25
5. Interest Repayment mode-

Terms and conditions

1. Borrower is liable to pay the Interest bearing principal sum on completion of maturity period to the treasurer within 5 hours of the liquid manoeuvre.
2. Employing liquid manoeuvre before lock-in period ends will attract a fine of not less than 50 percent of face value.
3. Inability to pay the treasurer after completion of maturity period will attract a fine of not more than 100 rupees for each successive day.
4. Further disputes would be resolved in the executive committee.
5. Borrowers on account of early repayment will be charged 50 percent of the accrued charges or interest on the amount committed on LAF.
6. Check Interest rates/service charge here- [Tap here](#)

(Fig. 9)



(fig. 10)

Note- The treasurer office is an independent statutory entity which doesn't work under the president led government. But the president do exercise necessary control over this office. Hence any complaint against the service delivery of the treasurer office can be made to the Government.

Regards THE TREASURER OFFICE
TR. RAHUL GOSWAMI