

GOLDEN 24

438 000374447



HUMARA INDIA CREDIT COOPERATIVE SOCIETY LIMITED
Regd. Office : Mangal Jyoti, 101, 227/2 AJC Bose Road, Kolkata, West Bengal - 700020
Regd. No. MSCS/CR/594/2012

Receipt No. HoloGram No. : 992732047946
665008396000 Certificate No. 438000374447 Membership No. 612998000077
Authorised Centre Sector Gandhi Nagar Region EAST DELHI
Received From Member Account Holder Shri / Smt. / Miss REENA VARSHNEY
a sum of Rupees (In figures) 7400
(In words) Seven Thousand Four Hundred Only
on date 03/07/2018 for the period of 24 months.
Name of Nominee 1: KUSH VARSHNEY
Account No. 12997400283
Maturity Amount 9283/-
Maturity Date 03/07/2020



Authorised Signatory

Emp. Code



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Regd. No. MSCS/CR/594/2012

Shri/Smt/Ms. REENA VARSHNEY

Membership No. 612998000077

Account No. 12997400283

On the basis of association with this Society and various other factors you as our esteemed member shall be enrolled with104.....joining points.

Decision about quantum of Joining points earned by you shall be on basis of your active contribution in the activities as per the objects of Society. The criteria for distribution of joining points accumulated by you shall be at the discretion of the Board of Management of the Society. Additional factors shall also impact on accumulation of joining points which shall be sole discretion of Board of Directors from time to time.

Accumulated joining points can be redeemed after expiry of24..... months from the date of joining based on conversion rate in the from of cash/cash equivalent services as may be decided by the Board of Directors depending on the performance of the society from time to time*.

On the basis of participation in the activities as per the objects of the society and various other factors member can further accumulate upto 130 Joining Points, which could be approximately amount to Rs.13062/- depending upon the various factors at the time of redemption.

Date:

03/07/2018

Signature of Authorised Person

1299

Authorised Centre Seal



FOR THE USE OF AUTHORISED CENTRE

This Certificate is to be signed and delivered back to Authorised Centre at the time of Final Settlement.

Received a sum of Rupees (In figures) _____

(In words) _____

Dated _____

towards Full and Final Settlement of my Account.

Revenue
Stamp

Signature of Member Account Holder

SCHEME FEATURES

MATURITY

After completion of 24 months from the date of opening of account, maturity shall be paid to the Member Account Holder along with the interest as per the "Account Settlement Chart". No additional interest would be paid on the Maturity amount if taken after the scheduled period.

ACCOUNT SETTLEMENT CHART - FOR EXAMPLE

Tenure (Months)	Total Principal Amount (Rs.)	Interest Amount (Rs.)	Maturity Amount (Rs.)
24	5000	1272	6272

(A) DEATH HELP

The nominee(s) of the deceased Member Account Holder shall be entitled for this facility, subject to the below mentioned conditions:

- Age of the deceased Member Account Holder was between 18 and 65 years at the time of death.
- The deceased Member Account Holder was not suffering from any chronic/fatal disease within 3 years prior to the time of opening the account. The nominee(s) shall produce authentic, convincing documentary proof in this regard, along with birth certificate and proof of death of the Member Account Holder to the satisfaction of the Society.
- The death of the Member Account Holder did not occur due to suicide or death punishment by the Court of Law.
- The death of the Member Account Holder did not occur due to communal violence, natural calamity or war.

- The death of the Member Account Holder shall happen after 12 months of account opening and before completion of tenure (date) of account.

Note: Death help will be given on maximum 5 accounts of the highest denomination, if the Member Account Holder has more than one account.

(B) AMOUNT OF DEATH HELP:

The Society shall pay to the nominee(s) of the deceased Member Account Holder the total deposited amount along with the accrued interest of that stage credited in the Account of the deceased Member Account Holder, after calculating/appropriating the amount of loan against deposit and loss of interest (if any) as per the rules of the Society.

In case the death of the Member Account Holder occurs after completion of 12 months from the date of opening of account an amount equivalent to 1.5% of the deposit amount would be payable every month, for 24 months.

The declared nominee(s) can avail the facility of death help by giving personal guarantee only. The period of 16 years would be given to the nominee(s) for the repayment of death help amount. No interest would be charged on this amount.

CHILDREN WELFARE PLAN

Every Member Account Holder can avail the benefit of enrolling one of his/her children under the "Children Welfare Plan." Under this plan, an annual fee of Rs. 20/- is taken from every member by the Society. An examination of the children enrolled under this plan, is conducted, either in Hindi or in English medium, twice in a year i.e., January and July, which is divided into five groups. The best 25 children of each group are awarded Briliancy Certificate / Appreciation Certificate. A camp for the recipients of Briliancy Certificate is organised every year for ten days, from 18th May to 27th May. The detailed information is available at the Society's Authorised Centre/its cooperative educator office.

- It shall be the duty of the Member to promote and protect the interest and objects of the Society and not indulge in any act or omissions detrimental to the objects of the Society. Society shall be free to take any action against the defaulting Member in accordance with the registered by-laws of the Society and provisions of the Multi State Co-Operative Societies Act, 2002.
- Society shall not be responsible/liable for breach of any obligation or delay in performance of any of its obligation due to any Force Majeure event including but not limited to fire, earthquakes, catastrophe, floods, fire drought or such other extreme weather or environmental conditions, epidemic, famine, or other natural calamities or Government's policies, regulations, guidelines, law or any court order that makes carrying on of any objects of the Society impossible or any act of God or unforeseen circumstances beyond the control of the Society.
- Multi-state cooperative societies are functioning as autonomous cooperative organizations accountable to their members and not under the administrative control of the Central Registrar, Ministry of Agriculture and Farmers' Welfare. Therefore, the depositors/members are advised to take decision for investing deposits based on the performance of the society at their own risk. Central Registrar, Ministry of Agriculture and Farmers' Welfare does not provide any guarantee for these deposits.
- In case of restructuring, re-organisation by way of any other arrangement or agreement with any other Society or any other constitution, the society shall have the rights to transfer, allocate the joining points to other Society or any other constitution with the consent of the board of the society. In that case the rights and interest of Member shall remain unaffected towards the society.
- The above terms and conditions are not exhaustive. Society shall have the right to make additions/vary/modify and/or amend the benefits and terms and conditions herein on account of government policies or otherwise, by notifying it through the notice board of its authorized centres or by publication in the News Papers.
- All disputes between the Society and the member shall be subject to arbitration as per the provisions of Sec.84 of the Multi State Co-operative Societies Act, 2002, as amended from time to time. The place of arbitration shall be at Kolkata.

* One joining point may be calculated as Rs 100.