

Baba Sai Kripa Co-Op. Urban T&C Society Ltd.



Registered Under, Delhi Co-Operative Societies Act. 2003 Regd. No. 10723/ Section -1/TC
D-41/A Gali No.-09 West Vinod Nagar, Delhi-110092
Call Us. 011-42705999 No.-8448334245, E-mail: mailsaikripa.cr@gmail.com

LOAN APPLICATION FORM

Dated.....

To,
The Secretary/President,
Dear Sir,

Membership No. –

Kindly grant me a Loan of Rs.....(Rupees.....) to be repaid in monthly installments subject to the Rules & Bye-laws of the Society, read with the provision of Delhi Co-operative Societies Act 2003, & N.I. Act as amended till date, and any subsequent modifications thereto and I hereby agree to abide by them. My full particulars are as under :-

- 1). नाम/Name 2). Mob. No.....
3). पिता/पति का नाम / S/O,W/O..... 4). जन्मतिथि/Date of Birth:.....
5). व्यवसाय/Occupation..... 6).कमाई प्रतिमाह/Monthly Income..... 7). Own House: Yes / No
8). पैनकार्ड/Pan No..... 9). आधार/Aadhar No.....
9). पता/Address
.....State.....City Pin Code.....
10). Bank Account: A/c No..... Name of Bank.....
.....Branch Address.....IFSC Code.....

PURPOSE FOR WHICH THE LOAN IS REQUIRED.....

I hereby also agree, if the above Loan is sanctioned, to deposit the following amounts with the society before receiving the Loan Amount:-
(i) Share Money upto 10% & C.D. upto 15% of the Loan Amount or Rs.20,000/- whichever is maximum.
(ii) Building Fund @1.5% & Risk Fund @0.50% of the Sanctioned Loan.

Loan Nomination

I hereby nominate the following person, to whom all money due to me by the Society or payable by me to the Society in the event to my death may be paid or recovered as the case may be, as land revenue:
Name of Nominee Relationship.....Age.....Occupation:..... Address.....
.....City..... Pincode.....M.No.....
Nomination Accepted Yours Faithfully,
.....
(Signature of Nominee) (Signature of Applicant)

LOAN BOND

I..... Son/Daughter/Wife ofa member of the above-named society has, this.....day of.....20.....Recieved a LOAN of Rs..... (Rupees.....) by cash/online txns..... dated.....drawn on..... Bearing interest at the rate ofper annum and hereby undertake to repay the said Loan amount in full by.....monthly installments of Rs.....each, commencing from the month of 20 ... With interest due thereon and each installment being payable on or before the 10th day of each month. If I fail to pay, any installment of the Principal Loan Amount on the due date, the whole Loan balance shall become due immediately & payable with regular interest and penal interest @3% on the balance amount per month.
I also agree to furnish Sureties, as below, in respect of this Loan and to furnish them afresh, should the Society require me to do so. I further agree that the above Loan amount will be utilized for the purpose of and if I fail to do so, I undertake to repay the Loan amount to the Society, in full, with interest and penal interest thereon, immediately.
I also authorize my employer(s) to deduct from my salary or any other money payable to me or to my legal heirs, by way of arrears of my salary, provident fund, gratuity etc., such amount as may be demanded by the said Society on account of balance of Loan installments and interest/penal interest OR, termination of my services with present employer, OR, in the event of my death.
I also undertake that the said Society may recover the balance of Loan installments and interest/penal interest thereon till liquidation of the said Loan, as 'Land Revenue' or any money recoverable as 'Land Revenue' as defined in Delhi co-operative Societies Act, 2003, as amended till date, through the Under the above terms and conditions. I execute this LOAN BOND.

Place: DELHI Signature of Applicant.....
Dated..... Full Name
SURETIES: Membership No.....
1..... (A/c No.....) Address.....
2..... (A/c No.....)Mob No.

AFFIDAVIT

I solemnly declare that I am neither a member of any other Co-operative Thrift & Credit Society operating or working in Delhi or outside Delhi nor taken any kind of Loan which is outstanding as on date.
The above declare is true to the best of my knowledge and belief.

Loanee Signature

लोन खाते पर जो शुल्क लगेगा उसकी पूरी जानकारी हमें मिल गयी है और हमने उसे समझ लिया है।

- ❖ प्रतिमाह 10 तारीख तक यदि लोन/ब्याज नहीं जमा हुआ तो 1.60% ब्याज लगेगा और यदि पूरे माह में क्रिस्ट जमा नहीं हुयी तो E.L. में 50/- रुपये एवं R.L. में 100/- रुपये पेनल्टी भी लगेगी।
- ❖ लोन अदायगी के लिए दिए गए चेक/ECS यदि बाउंस हुए तो 500/- रुपये चेक /ECS बाउंस चार्ज लगेगा।
- ❖ यदि लोन 2 माह लगातार जमा नहीं हुआ तो पहला नोटिस मेंबर को जायेगा, जिसका चार्ज 500/- रुपये लोन लेने वाले के खाते से काटा जायेगा, यदि लोन 3 माह लगातार जमा नहीं हुआ तो मेंबर और गारंटर को नोटिस जायेगा जिसका चार्ज 1000/- रुपये लोन लेने वाले के खाते से काटा जायेगा।
- ❖ तीन माह बाद यदि नोटिस के बाद भी कोई रकम या जवाब नहीं आता है तो “बाबा साईं कृपा को-ऑपरेटिव अर्बन थ्रिफ्ट एंड क्रेडिट सोसाइटी लिमिटेड” बिना किसी कननूनी कारवाही के ऋणी तथा जरूरत पड़ने पर जमानती के खाते की जमा राशि से पूर्ण बकाया ऋण राशि सभी पेनल्टी समित भुगतान कर ऋण को समाप्त करने का अधिकार हस्ताक्षर के रूप में हम सोसायटी को देते हैं।
- ❖ ऋण समाप्त के लिए जमा राशि से काटे जाने पर हम सोसायटी के विरुद्ध कोई भी दावा या शिकायत नहीं करेंगे। तथा उसके लिए हम (ऋणी व जमानती) स्वयं जिम्मेदार होंगे।

मैंने “बाबा साईं कृपा को-ऑपरेटिव अर्बन थ्रिफ्ट एंड क्रेडिट सोसाइटी लिमिटेड” के सभी नियम और शर्तें ठीक से पढ़ और समझ लिए हैं। मैं सभी नियमों और शर्तों को स्वीकार करता हूँ/ करती हूँ।

FOR SURETIES

In the event the above Loan is sanctioned, we are prepared to be the sureties for it and undertake to be jointly and/or severally liable for:-

1. It's re-payment with interest and any cost incurred, in collection as land revenue, or otherwise.
2. For its utilization by the applicant for the purpose it is sanctioned.
3. Share money should be min. Rs.5000/- for giving surety/Exceptional there.
4. No resignation of a member will be accepted by the society unless the member has paid in full his duties, if any, to the society and has also cleared its liability, if any, as surety to any other member.

Surety Details	(1)	(2)
Membership Or A/c No.		
Name of the Surety		
Father's/Husband's Name		
Permanent Address		
Monthly Income		
Employment Type		
Signature of Surety		

लोन फॉर्म के साथ लगने वाले दस्तावेज़

1. लोन धारक का आधार कार्ड, पैन कार्ड, बिजली बिल की कॉपी।
2. आय प्रमाण पत्र / बैंक स्टैटमन्ट पिछले 6 माह की प्रिन्ट करवा कर।
3. किरायेदार की स्थिति में रेंट एग्रीमेंट 50/- रुपये के स्टॉम्प पेपर पर होना चाहिये।
4. सभी गारंटर्स का आधार कार्ड, पैन कार्ड तथा बिजली बिल की कॉपी होनी चाहिए।
5. सभी दस्तावेज हस्ताक्षर सहित होने चाहिए।
6. एक सदस्य पांच सदस्यों के लोन फॉर्म पर गारंटी कर सकता है।
7. गारंटर की शेयर मनी रु 5000/- होनी चाहिए। C/D रु 200/- नियमित हर माह जमा होनी चाहिए।
8. लोन की क्रिस्ट के बराबर के ECS/NACH/AUTO-DEBIT देने अनिवार्य हैं।
9. लोन के नॉमिनी की आई डी साथ में देना अनिवार्य है।

(FOR OFFICE USE ONLY)

Loan of Rs.....(Rupees.....) sanctioned vide
Resolution No.....of M.C. meeting held on Payment made by Cash / IMPS /NEFT
..... DatedRepayable inmonthly installments of Rseach,
together with interest @%p.a.

Form Received By.....

President / Secretary / Branch Manager