

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,

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. Name (In Full Block Letters)

2. Father's/Husband's Name

3. Date of Birth: Age (In Years) Occupation.....

4. Monthly Income..... Own House Property: Yes No

5. Pan No..... Aadhar No.....

6. Present /Correspondence Address

..... City Pin Code.....

7. Permanent Address.....

..... City Pin Code

8. Mob. No..... Email

9. Name & Address of the Employer or Business

..... City Pin Code

10. Details of Movable/Immovable Property held:

11. Details of Life Insurance / P.A. Policy held:

12. Bank Account: A/c No..... Name of Bank.....

..... Branch Address..... IFSC Code.....

13. 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% of the Loan Amount or Rs.20,000/- whichever is maximum.
- (ii) C.D. upto 10% of the Loan Amount.
- (iii) Risk Fund @0.50% of the Sanctioned Loan.
- (iv) Building Fund @1.5% of the Sanctioned Loan.

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 the Nominee Relationship with yourself Age
Occupation:.....Address.....

..... City..... Pin Code Mobile No.....Email

Nomination Accepted

Yours Faithfully,

.....(Signature of Nominee)

.....(Signature of Applicant)

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.

Loanees Signature

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.

PARTICULARS OF SURETIES	(1)	(2)	(3)
Membership No.			
Name of the Surety			
Father's/Husband's Name			
Amount of Shares held			
Monthly Income			
Permanent Address			
Employer's Name			
Employer's Phone No.			
Employer's Address			
Details of Moveable/ Immovable Property			
Signature of Surety			

(FOR OFFICE USE ONLY)

Loan of Rs.....(Rupees.....) sanctioned vide Resolution No.....of M.C. meeting held on Payment made by Cash / Cheque No./ NEFT / RTGS Dated Drawn on Repayable in Monthly installments of Rseach, together with interest @%p.a.

Recommendation of Any Member of Managing Committee

or

GROUP LEADER

President / Secretary / Branch Manager

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LOAN BOND

I..... Son / Daughter / Wife of

a member of the above-named society has, this day of 20.....

RECEIVED a LOAN of Rs..... (Rupees.....)

..... by cash / cheque no./ online txns dated..... drawn on..... Bearing interest at the rate of per 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 and 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

Dated.....

Signature of Applicant

Full Name

Membership No.....

Address.....

SURETIES:

1..... (A/c No.....)
2..... (A/c No.....)
3..... (A/c No.....)
Mob No.
E-mail

We,.....do hereby undertake to the jointly and/or severally liable to the above said Society, in accordance with the above terms and conditions and the Rules & Bye-laws of the said Society, read with the provisions of Delhi Co-operative Societies Act, 2003 as amended till date, for the repayment of this Loan amount, with interest and penal interest, till full and final settlement of the said Loan and that our liability as Sureties under this agreement is irrevocable and shall not impair or change under any circumstances.

(1)..... Signature of Sureties (2)..... Signature of Sureties (3)..... Signature of Sureties

Name..... Name..... Name.....

A/c No..... A/c No..... A/c No.....

Address..... Address..... Address.....

.....
.....
.....

M. No..... M. No..... M. No.

E-MAIL..... E-MAIL..... E-MAIL

Own House Property: Yes No Own House Property: Yes No Own House Property: Yes No

Form Received By.....

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सूचना / सहमति और घोषणा पत्र

दिनांक.....

मैं..... “बाबा साई कृपा को-ऑपरेटिव अर्बन थ्रिफ्ट एंड क्रेडिट सोसाइटी लिमिटेड” में
चल रहे अपने मेम्बरशिप नं0..... पर रूपया..... दिनांक..... को
रेगुलर / आपातकालीन / प्रॉपर्टी लोन..... माह के लिए ले रहा / रही हूँ, इस लोन पर बने ब्याज और मूलधन + अनिवार्य जमा (CD) के रूप में कम से
कम रूपया..... प्रतिमाह 01 से 10 तारीख के मध्य..... माह तक नियमित जमा करूँगा / करूँगी।
तथा निर्धारित तिथि के पश्चात् समिति द्वारा निलंबित राशि पर लगने वाले दंड का भी भुगतान करने हेतु बाध्य रहूँगा/रहूँगी। अगर मैं ऐसा नहीं करता / करती हूँ
तो सोसाइटी मेरे विरुद्ध कोई भी कार्यवाही करने के लिए स्वतंत्र है और मैं उस कार्यवाही को मंजूर करूँगा / करूँगी।

मुझे मेरे खाते पर जो शुल्क लगेगा उसकी पूरी जानकारी मुझे मिल गयी है और मैंने समझ लिया है।

- ❖ प्रतिमाह 10 तारीख तक यदि लोन/ब्याज नहीं जमा हुआ तो 1.60% ब्याज लगेगा और यदि पूरे माह में किस्त जमा नहीं हुयी तो E.L. में 50/- रुपये एवं R.L., F.L. में 100/- रुपये पेनल्टी भी लगेगी।
- ❖ पूरे वर्ष में यदि लोन की निर्धारित किस्तें रेगुलर नहीं जमा होती हैं, तो जितने माह की किस्तें बकाया होंगी उतने माह का 100/- रुपये प्रतिमाह के हिसाब से डिफारमेंट चार्ज भी लगेगा, जो कि 31 मार्च को आपके खाते से डेबिट (Debit) कर दिया जायेगा।
- ❖ लोन अदायगी के लिए दिए गए चेक यदि बाउंस हुए तो 500/- रुपये चेक 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।
- ❖ यदि किसी कारणवश ऋणदाता पर समिति द्वारा किसी प्रकार का केस दायर किया जाता है तो उस केस हेतु निर्धारित राशि रु 21,000/- के भुगतान हेतु ऋणदाता एवं जमानती बाध्य होंगे / व किसी भी प्रकार के रिकवरी व्यय के लिए भी ऋणदाता एवं जमानती बाध्य होंगे।

मैंने "बाबा साई 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।

जमानती नं 1	जमानती नं 2	जमानती नं 3
Membership No.....	Membership No.....	Membership No.....
Name.....	Name.....	Name.....
Signature	Signature	Signature

ऋण फॉर्म के साथ संलग्न करने वाले कागजात

1. लोन धारक का आधार कार्ड, पैन कार्ड, बिजली बिल की कॉपी।
2. आय प्रमाण पत्र / बैंक स्टैटमेंट पिछले 6 माह की प्रिंट करवा कर।
3. किरायेदार की स्थिति में उसके ऋण फॉर्म पर जमानत देने वाले सदस्यों का निजी मकान अथवा मकान मालिक होना आवश्यक है।
4. किरायेदार की स्थिति में रेंट एग्रीमेंट 50/- रुपये के स्टॉम्प पेपर पर होनी चाहिए।
5. सभी गारंटरों का आधार कार्ड, पैन कार्ड तथा बिजली बिल की कॉपी होनी चाहिए।
6. सभी दस्तावेज हस्ताक्षर सहित होने चाहिए।
7. एक सदस्य पांच सदस्यों के लोन फॉर्म पर गारंटी कर सकता है।
8. गारंटर की शेयर मनी रु 5000/- होनी चाहिए। C/D रु 200/- नियमित हर माह जमा होनी चाहिए।
9. लोन की किस्त के लिए ECS(ऑटो डेबिट) लगवानी अनिवार्य हैं।
10. लोन के नॉमिनी की आई डी साथ में देना अनिवार्य है।

Signature of Applicant