

[Registration No.-13(T&C)]

Phone-+91-11-40533240, Mobile No.-+91-9311337790

Email: [suvidhasociety2000@gmail.com](mailto:suvidhasociety2000@gmail.com)

*website-[www.suvidhasociety.com](http://www.suvidhasociety.com)*



## REGULAR LOAN DOCUMENTS

Name..... Membership No.....

Address:(Present) .....

..PIN.

Address:(Permanent):.....

PIN

Office Address: .....

PIN

Bank Account No.: |\_| |\_| |\_| |\_| |\_| |\_| |\_| |\_| |\_| |\_| |\_| |\_| |\_| |\_| |\_| |\_|

Name of Bank & Branch: .....

Occupation (tick in appropriate box)

Service ☐ Business ☐ Professional ☐ Homemaker ☐ Retired ☐

Others ☐ Specify .....

Mobile No./ Telephone No. Office.....Personal No.....

E-mail: Office: ..... E-mail: (Personal).....

Signature.....

**Recommended By:**

1. Name of the  
Area Representative.....Membership No. ....Signature.....

2. Name of the  
M. C. Member: .....Designation & Membership No..... Signature.....

**FOR OFFICE USE ONLY**

1. Maximum Credit Limit (MCL) ₹ ...../-
2. Share Money at Credit ₹ ...../-
3. Loan outstanding against the member, if any (a) Regular Loan ₹ ...../-  
(b) Emergency Loan ₹ ...../-
4. Whether Regular in payments (*past experience*) .....
5. Whether stood surety for any other member, if so, details thereof
  1. ....
  2. ....
  3. ....
  4. ....
6. Whether surety to a defaulter member, if yes, details thereof
  1. ....
  2. ....
  3. ....
7. Whether surety offered are valid and within MCL .....
8. Recommendation of: Name: ..... Membership No.....
9. Loan of ₹ ...../- (Rupees ..... only) sanctioned by the Managing Committee.
10. Paid on ...../...../..... vide Cheque No. .... dated ...../...../..... drawn ..... on ..... bank.
11. Administrative/Processing Charges of ₹ ...../- (Rupees ..... only) paid to society vide Receipt No. .... dated ...../...../.....

**President**  
**Suvidha Co-operative Thrift & Credit Society Ltd.**



# SUVIDHA CO-OPERATIVE THRIFT & CREDIT SOCIETY LIMITED

[Registration No.-13(T&C)]

211-213, Vardhman Diamond Plaza, Deshbandhu Gupta Road, Paharganj, New Delhi-110055

Phone-+91-11-40533240, Mobile No.-+91-9311337790

Email: [suvidhasociety2000@gmail.com](mailto:suvidhasociety2000@gmail.com) website-[www.suvidhasociety.com](http://www.suvidhasociety.com)

## LOAN FORM

### For Office use

Membership No.-.....

Amount Paid ₹ ..... Vide Cheque No.....  
dated...../...../.....drawn on .....  
branch .....voucher No.....  
dated ...../...../.....

### APPLICATION FOR REGULAR LOAN

To

The President/Secretary,  
Suvidha Co-operative Thrift & Credit Society Limited,  
211-213, Vardhman Diamond Plaza,  
Desh Bandhu Gupta Road, Paharganj,  
New Delhi – 110055.

Two  
Passport size  
photograph

Dear Madam/Sir,

1. I request you that I may be granted Regular Loan of ₹ ...../- (Rupees ..... only) for the purpose of ..... to be held /performed on ..... which shall re-paid in ..... (.....) monthly instalments including interest due thereon, in accordance with the bye-laws and the rules of the society.

2. My balances with the society, as on ...../...../..... are as follows –

- (i). Share Money - ₹ .....
- (ii). Compulsory Deposits ₹ .....
- (iii). Other Deposits (if any) ₹ .....

3. Dues Balances (RL/ EL & Other dues) ₹ .....

4. My particulars are as under –

- (i). Name in full (in block letters): .....
- (ii). Date of Birth: ...../...../.....
- (iii). Father's/Husband's Name: .....
- (iv). Occupation (tick in appropriate box)

Service ☐ Business ☐ Professional ☐ Homemaker ☐ Pensioner ☐  
Others ☐ Please specify.....

(i). Designation: .....

(ii). Name & address of the office: .....

(iii). Office Phone No.....E-mail ID at Office.....


(iv). Designation (Permanent/Temporary/Ad-hoc): .....

(v). Date of Appointment...../...../..... Date of Retirement: ...../...../.....

(vi). PPO No.....Pension Bank Account No.....  
Name of The Bank.....

PIN Code

8. Aadhar No.: |\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|  
*(Attach self-attested photocopy)*



10. Telephone Nos.:

(i). Residence: |\_| |\_| |\_| |\_| |\_| |\_| |\_| |\_| |\_| |\_| |\_| |\_| |\_| |\_| |\_|

(ii). Office: |\_| |\_| |\_| |\_| |\_| |\_| |\_| |\_| |\_| |\_| |\_| |\_| |\_| |\_| |\_|

(iii). Mobile: |\_| |\_| |\_| |\_| |\_| |\_| |\_| |\_| |\_| |\_| |\_| |\_| |\_| |\_| |\_|

(i). Basic Pay: ₹ ...../-

(ii). Total Pay/Income: ₹ ...../-

12. Bank Account No.:

***(Cancelled cheque to be attached)***

(i) Name and address of Bank/Society/Organization/ Office: .....

.....

(ii) Amount of Loan/Advance ₹...../-.....

***CERTIFIED THAT THE PARTICULARS GIVEN ABOVE ARE CORRECT TO THE BEST OF MY KNOWLEDGE & BELIEF.***

Signature of Applicant

Name.....

Membership No.: .....



## SUVIDHA CO-OPERATIVE THRIFT & CREDIT SOCIETY LIMITED

[Registration No.-13(T&C)]

211-213, Vardhman Diamond Plaza, Deshbandhu Gupta Road, Paharganj, New Delhi-110055

Phone-+91-11-40533240, Mobile No.-+91-9311337790

Email: [suvidhasociety2000@gmail.com](mailto:suvidhasociety2000@gmail.com) website-[www.suvidhasociety.com](http://www.suvidhasociety.com)

Membership No: .....

### LOAN BOND (REGULAR LOAN)

I, .....son/daughter/wife of Shri ..... resident of ..... and share-holder of the Suvidha Co-operative Thrift and Credit Society Limited {13(T&C)}, Pahar Ganj, New Delhi, on ..... day of ..... (month) 20..... executed this Loan bond in consideration of having duly received from the Society a loan of ₹ ...../- only (Rupees ..... only) bearing simple interest @.....% p.a. on diminishing balance which I hereby undertake to repay the loan in full within ..... (.....) regular monthly instalments of ₹...../- (Rupees ..... only) per month and the interest accrued thereon. Each instalment invariably being payable on or before the 7<sup>th</sup> day of every month from the month of ..... and if I fail to pay any instalment on the due date the whole loan with interest, penal charges and other dues shall become immediately due and payable to the Society.

2. In case of any overdue payment I, further undertake to pay penal charges at the prevailing rate of the Society from time to time which at present is @ 3% p.a. over and above the interest rate mentioned above on overdue instalments from the date of default. I, further, undertake to pay whatever cost is imposed on the whole principal-sum, interest, penal charges and other dues & costs from the date, a dispute is referred to the Registrar Co-operative Societies, Delhi or any other authority for Arbitration/Legal proceedings and I shall be liable to pay the loan balances, interest, penal charges, costs and other dues till the date of final repayment of loan in full.

3. I agree to pay cheque dis-honour charges of ₹1,000/- (Rupees One thousand only) each time my cheque is dis-honoured. I, further, agree that in case of any default in repayment of instalment plus interest thereon by the due date during the currency of loan, I will not be entitled to get rebate on interest and other incentives from the society. I, also agree to pay late payment charges of ₹100/- (Rupees One hundred only) per month for the loan instalments paid beyond 7<sup>th</sup> of the following month till the payment is actually received in the Society.

4. I also agree to furnish sureties, in respect of this loan or fresh sureties in addition to and/ or in place of those furnished in this loan bond, should the Managing Committee or the society required to do so.

5. I, further agree that the loan will be spent/utilized in connection with ..... within ..... Month(s) from this date and if it is not so utilized, I, undertake to repay the money with interest together with such penal charges/penalty as may be prevailing and levied from time to time by the society immediately on demand by the Society.

7. Under the provisions of Section-52(1) to (4) of Delhi Co-operative Society Act, 2003, I, hereby authorize my Employer/DDO/Bank/Other Pension Disbursing authority concerned to deduct from my Salary/Gratuity/Pension/ Bank Balance or other money deposits due to me or standing to my credit to which I may become entitled, such amount as will be sufficient to liquidate the loan balances, interest, penal charges, costs and other dues thereon up to the date of re-payment and re-pay the same direct to the said Society in satisfaction of the loan dues. I, authorize my employer and other concerned above-mentioned authorities to treat this Loan Bond as my written consent and undertaking required under the rules for deducting the total amounts of loan dues balance from my dues standing to my credit, including Pension, Gratuity, Subsistence allowance, Bank account and other dues.

9. I, also undertake to inform the Society for any change in my Bank details viz Bank Name, Branch, Account number etc. other than as mentioned in loan application vide para 12 & 13 and, in that case, I will tender minimum 20 (Twenty) Post-Dated-Cheques (PDCs) duly signed to the Society as collateral security against my loan. If, I fail to comply said condition of this loan bond, Society may initiate legal proceedings with costs against me Under Section 138 of Negotiable Instrument Act, 1881.

Signature/Thumb impression of the borrower..... dated ..... /...../.....

**Identity Card No. (In case of service) ..... Designation .....**

Office Address: .....

ResidentialAddress (Present): .....

**(Permanent):** .....

Phone No. (Office).....(Residence)..... (Mobile).....

Email address: .....

-----



## SUVIDHA CO-OPERATIVE THRIFT & CREDIT SOCIETY LIMITED

[Registration No.-13(T&C)]

211-213, Vardhman Diamond Plaza, Deshbandhu Gupta Road, Paharganj, New Delhi-110055

Phone-+91-11-40533240, Mobile No.-+91-9311337790

Email: [suvidhasociety2000@gmail.com](mailto:suvidhasociety2000@gmail.com) website-[www.suvidhasociety.com](http://www.suvidhasociety.com)

### SURETIES OFFERED

(MEMBERS OF THE SOCIETY AND WITNESS)

We (names of the sureties)

(1) Name of Member: ..... Membership No.: .....

(2) Name of Member: ..... Membership No.: .....

(3) Name of Member: ..... Membership No.: .....

(4) Name of Member: ..... Membership No.: .....

1. I/ We the above, hereby undertake to be jointly and severally liable to the above-mentioned society for the due payment of this loan amount ₹...../- with interest, including penal charges, costs etc thereon, granted by the society to Shri/Smt./Ms. .... with the conditions mentioned in LOAN BOND (Regular Loan), rules and bye-laws of the society and I/we hereby agree that our liability as Surety/ Guarantor under this agreement shall not be impaired or discharged by reason of time or other indulgence granted by the society to the borrower member, namely Shri/Smt./Ms..... S/o, D/o, W/o ..... or by any agreement entered into and accepted by the society modifying by operation of law or otherwise their rights and remedies under the agreement.

2. I / We further undertake that in case of default by Shri/Smt./Ms. .... (Membership No.-.....) S/o, D/o, W/o ..... ,the society will be fully authorized to get the dues from Shri/Smt./Ms. ....deducted from my/our Salary/Gratuity/Pension/ Bank Account Deposits/ Estate/ Property or other money as per the provisions of Section-52 of DCS Act, and I/we authorized my/our Employer/DDO/Bank/other concerned authority for this purpose to deduct the dues from my/our Salary/Gratuity/Pension/ Bank Deposits/Estate/ property or other money on receiving a requisition from the society. I/ we understand that this counter guarantee is being executed by me/us for protecting the interest of society.

3. Having agreed to stand as one of the sureties for refund of loan taken by the said borrower, I/we shall have no objection if we are called upon to make good loan amount up to date interest, penal charges, costs etc.,in case the loan borrower fails to repay the instalment/interest as stipulated in the agreement even if he/she is alive and traceable.

4. I /We hereby authorize my/ our Employer/DDO/Bank/Other Pension Disbursing authority concerned to deduct from my /our Salary/Gratuity/Pension/ Bank Balance / Estate/ Property or other money

deposits due to me/ us or standing to my/ our credit to which I / we may become entitled, to deduct from the money due to me/ us and/or standing to my/ our credit and/ or due to my/ our estate and / or gratuity and/ or pension and/ or Bank account to which I/ we may become entitled, such amount as will be sufficient to liquidate the balance of this loan and interest thereon to date of payment and to pay the same to the said society in satisfaction of the loan dues for which the due demand is received from the society towards the liquidation of loan dues inclusive of interest, penal charges, costs etc.

**5. I/ We know that the liability of the guarantor and borrower are co-extensive and not in alternative. The Principal Debtor and the Sureties are both equally liable to be proceeded against for recovery of a loan by the creditor. As such we are liable to pay the dues of the loanee in case he/she defaults.**

**6. I/We authorize the Society to recover/ adjust the loan balance dues of the borrower from my/ our Compulsory Deposit, Share Money and other accounts held with the Society.**

**SURETIES**

(1) Signature/Thumb impression: .....Dated: ...../...../.....

Name of Member: ..... Membership No.: .....

I Card (in case of service) : ..... Aadhar No. .... (attach proof)

Address (Office):.....

Address (Present):.....

Address (Permanent): .....

Email address: ..... Mobile No.: .....

(2) Signature/Thumb impression: .....Dated: ...../...../.....

Name of Member: ..... Membership No.: .....

I Card (in case of service) : ..... Aadhar No. .... (attach proof)

Address (Office): .....

Address (Present): .....

Address (Permanent): .....

Email address: ..... Mobile No.: .....

(3) Signature/Thumb impression: .....Dated: ...../...../.....

Name of Member: ..... Membership No.: .....

I Card (in case of service) : ..... Aadhar No. .... (attach proof)

Address (Office): .....

Address (Permanent): .....

Address (Present): .....

Email address: ..... Mobile No.: .....

(4) Signature/Thumb impression: .....Dated: ...../...../.....

Name of Member: ..... Membership No.: .....

I Card (in case of service) : ..... Aadhar No. .... (attach proof)

Address (Office): .....

Address (Permanent): .....

Address (Present): .....

Email address: ..... Mobile No.: .....

**Witness Signature/Thumb impression: .....Date.....**

Witness Name: ..... Membership No.: .....

Address (Present): .....

Address (Permanent): .....

Mobile No.....E-mail ID: .....



To

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

(Present DDO/Pension Issuing/ Drawing Authority/Bank Authority)

**Subject: Authority for recovery of loan from Office Pay Bill/Pension/Other Credits in Bank etc.**

**Sir/ Madam,**

1. Whereas I, ..... a member of **Suvidha Co-operative Thrift & Credit Society Limited**, D.B. Gupta Road, Paharganj, New Delhi (Membership No.- ..... ) have received a loan of ₹ ...../- (Rupees ..... only) on ...../...../..... vide Cheque No. .... dated ...../...../..... drawn on..... bank and have executed the Loan and surety bond and have undertaken to repay the amount in ..... regular monthly instalments, hereby authorize my Employer/Drawing & Disbursing Office/Pension Paying Authority/Bank under the provisions of Section- 52(1) to (4) of Delhi Co-operative Societies Act, 2003 to deduct from my salary/ pension/ Bank deposits other money payable to me including pension, gratuity, subsistence allowance and other dues, such amount of instalments due on the said loan amount, as may be demanded in writing by the President/ Secretary of the Society till the entire amount of loan, interest, penal charges, costs etc. due thereon is fully liquidated and pay the same direct to the Society in satisfaction of the loan.

2. I, further, authorize the above mentioned officers or authorities to treat this my written consent and undertaking that in event of my death, retirement or termination of my services for any cause whatsoever, before this loan, interest and the dues thereon are fully repaid, to deduct, from the money due to me or standing to my credit or due to my estate or gratuity or property to which I may become entitled, such amount as will be sufficient to liquidate the balance of this loan and interest thereon to date of payment and to pay the same to the said Society in satisfaction of loan.

3. This authority shall also be applicable in case of my transfer to any other office irrespective of Employer/Drawing & Disbursing Officer/Pension Paying Authority/Bank etc. or such other office/organization.

Yours faithfully,

Place: .....

Date: ...../...../.....

.....  
Designation/Ownership details in case of Business

.....  
Office Address: .....

.....  
Residential Address: .....

.....  
Telephone/ Mobile No.: .....

.....  
Membership No.: .....



## SUVIDHA CO-OPERATIVE THRIFT & CREDIT SOCIETY LIMITED

[Registration No.-13(T&C)]

211-213, Vardhman Diamond Plaza, Deshbandhu Gupta Road, Paharganj, New Delhi-110055

Phone-+91-11-40533240, Mobile No.-+91-9311337790

Email: [suvidhasociety2000@gmail.com](mailto:suvidhasociety2000@gmail.com) website-[www.suvidhasociety.com](http://www.suvidhasociety.com)

### FORM 9

I, ..... (age) ..... S/o, D/o, W/o  
..... residing at .....  
..... having been  
admitted to the membership of Suvidha Thrift & Credit Society Ltd., New Delhi with limited  
liability.

- (1) Being desirous of borrowing loan from the said Co-operative Society.
- (2) Having borrowed loan from the said Co-operative Society before the date of the coming into force the Delhi Co-operative Societies Act, 2003 (Delhi Act of 3 of 2004); make this declaration as required under Section 45 of Delhi Co-operative Society Act, 2003 (Delhi Act of 3 of 2004) that I own property/land as specified in the Schedule.
- (3) I have interest as a legitimate possessor and I hereby create a charge on the said Property/Land in favour/interest of the above said Co-operative Society for the payment of loan which the Co-operative society may make and for all future advances, if any, which the Co-operative Society has made may make to me subjects to the maximum amount of ₹...../- together with interest, penal charges, costs on such amount of loan and advances.

#### SCHEDULE

##### Description of Land/Property

- (1) Name of Place .....
- (2) Khasra No. ....
- (3) Kind of Land .....
- (4) Share in Land .....
- (5) Flat/House .....
- (6) Remarks. if any .....

In witness where of I ..... here underset my hand  
this .....day of month .....year 20..... and signed and delivered  
by the above named in presence of witness.

Signature/Thumb impression of the borrower: .....

Name of Member: ..... Membership No.: .....

Address (Full): .....

#### Witness:

Signature/Thumb impression with date: .....

Name of Member: ..... Membership No.: .....

Address:

Mobile No.....Email ID.....

## UNDERTAKING

### **I hereby declare that I have -**

- |     |  |             |
|-----|--|-------------|
| 1.  | Completed the loan documents in all respect supported with requisite documents and no column is left blank.  | Yes/ No/ NA |
| 2.  | Affixed <b>Full signatures</b> at all the relevant places and also those of witnesses.   | Yes/ No/ NA |
| 3.  | Attached <b>Two</b> recent passport size photographs.  | Yes/ No/ NA |
| 4.  | Furnished <b>proof of residence</b> and telephone/mobile number along with ID (in case of change of Address and Telephone Number of Residence/Office complex/Business establishment and same will be informed to Society along with documentary proof) | Yes/ No/ NA |
| 5.  | Cleared all the dues required for eligibility of loan (i.e. additional share money for reaching MLC-Maximum Credit Limit, Processing fee etc. and other charges/payments as computed by the society)   | Yes/ No/ NA |
| 6.  | Offered sureties who are eligible and not defaulters or sureties to defaulter existing loanee member. All sureties are members of the society.   | Yes/ No/ NA |
| 7.  | Submitted <b>20 numbers of Post-Dated-Cheques (PDCs)</b> for repayment of loan instalment in first instance  | Yes/ No/ NA |
| 8.  | Assured that in case of cheque given for repayment of dues are dishonoured, an offence under section 138 of Negotiable instrument Act, 1881 and a penalty of ₹1000/- (Rupees One thousand only) for every dishonoured cheque will be levied.           | Yes/ No/ NA |
| 9.  | Assured that the loan application has been recommended/authenticated by Area Representative/Managing Committee Member.   | Yes/ No/ NA |
| 10. | Assured that I will pay the dues regularly on or before 7 <sup>th</sup> of every month.  | Yes/ No/ NA |
| 11. | Assured that the liability of late payment of ₹100/- per month would be borne by me.   | Yes/ No/ NA |
| 12. | Attached self-attested photocopy of PAN card and Aadhar card.  | Yes/ No/ NA |
| 13. | Attached self-attested salary certificate/ ITR/ Income Proof.  | Yes/ No/ NA |
| 14. | Furnished correct bank account number indicating name, branch and address of the bank, further, assured to communicate the society for any change in bank account along with fresh PDCs.   | Yes/ No/ NA |
| 15. | Signed on each page of loan application and loan Bond.   | Yes/ No/ NA |
| 16. | <b>Read all the above-mentioned instructions carefully and I shall comply with all the above requirements and conditions.</b>  | Yes/ No/ NA |

Signature:

(Name.....)

Membership No.: .....



## SUVIDHA CO-OPERATIVE THRIFT & CREDIT SOCIETY LIMITED

[Registration No.-13(T&C)]

211-213, Vardhman Diamond Plaza, Deshbandhu Gupta Road, Paharganj, New Delhi-110055

Phone-+91-11-40533240, Mobile No.-+91-9311337790

Email: [suvidhasociety2000@gmail.com](mailto:suvidhasociety2000@gmail.com) website-[www.suvidhasociety.com](http://www.suvidhasociety.com)

### RECEIPT

Received a sum of ₹.....only) (rupees.....only) from **Suvidha Co-operative Thrift & Credit Society Limited**, Pahar Ganj, New Delhi vide Cheque bearing No. .... dated ...../...../..... drawn on ..... bank as Regular Loan, which I, promise to re-pay in full in ..... (.....) monthly instalments along with interest @.....% p.a. on diminishing balances payable by the 7<sup>th</sup> of every following month under the terms and conditions of loan and bye-laws of the society. I agree to pay late payment charges beyond (7<sup>th</sup> of the following month) @₹100/- (Rupees One hundred only) per month in addition to interest.

I, ..... (Membership No.-.....) hereby submit **20 (twenty) Post-Dated Cheques (PDCs)** in the first instance (bearing S. No. from ..... to.....) drawn on..... Bank for repayment of loan instalment in advance. I, hereby further undertake to submit more cheques after these cheques are exhausted towards recovery of the loan instalments.

***Further, in case of any change in my Bank details viz. Bank, Branch, Account No. etc., I, will immediately act upon as per the conditions given in the loan form, forming part of this loan.***

Place: ..... Signature .....  
Dated: ..... Name .....  
Membership .....  
No. ....  
Mobile No.....  
Email.....

#### **Witness:**

Signature/Thumb impression with date: .....

Name of Member: ..... Membership No. : .....

Address (Office)/ Residence:  
.....  
.....

Mobile No..... E- mail .....