

# SUVIDHA CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.

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

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

Phone: 011-40533240 Mobile: 9311337790

E-mail: [suvidhasociety2000@gmail.com](mailto:suvidhasociety2000@gmail.com)

Website: [www.suvidhasociety.com](http://www.suvidhasociety.com)



## LOAN DOCUMENTS

Membership No. ....

Name: .....

Address: .....

Telephone No.: .....

Residence: .....

Office: .....

Mobile Nos. ....

Recommended by:

Signature: .....

Name: ..... Membership No.-.....

Designation: Area Representative

Address: .....

Signature: .....

Name: ..... Membership No.-.....

Designation: Member of Managing Committee

Address: .....



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## LOAN FORM

No.-F...../20.....-.....

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.

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 on ..... which shall be repaid in ..... (.....) 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 ₹ .....

3. Loan (Regular/Emergency) balances, if any ₹ .....

4. The detailed 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  Retired

Others  Please specify .....





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Membership No.:.....

### LOAN BOND (REGULAR LOAN)

I, ..... son/daughter/wife of Shri ..... resident of ..... and shareholder of the Suvidha Co-operative Thrift and Credit Society Limited {13(T&C)}, Pahar Ganj, New Delhi, on ..... day of ..... (month) 20..... executed this bond in consideration of having duly received from the Society a loan of ₹ ...../- (Rupees ..... only) bearing simple interest @.....% p.a. on diminishing balance which I hereby undertake to repay it in full within ..... (.....) regular monthly instalments of ₹...../- (Rupees ..... only per month and 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 and other dues shall become immediately due and payable to the Society.

2. In case of any overdue payment, I, further undertake to pay a penalty at the prevailing rate of the Society from time to time which at present @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 and other dues 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 interest and penalty till the date of final repayment of loan in full.

3. I agree to pay cheque dishonour charges of ₹1,000/- (Rupees One thousand only) each time my cheque dishonoured. 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 or other incentives from the society. I, also agree to pay late payment charges of ₹100/- (Rupees One hundred only) per month for payment beyond 7<sup>th</sup> of the following month till the payment is actually tendered.

4. I also agree to furnish sureties, in respect of this loan or fresh sureties in addition to or in place of those furnished in this 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 additional interest/penalty as may be prevailing and levied from time to time by the society immediately on demand by the Society.

6. I, further authorize the Society to adjust the balance of loan amount due out of the amount lying in my Compulsory Deposit, Share Money and other credits with the Society, in case of default/death/insolvency.





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### SURETIES OFFERED

(MEMBERS OF THE SOCIETY AND WITNESS)

We (names of 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.: .....

hereby undertake to be jointly and severally liable to the above-mentioned society for the due payment of this loan with interest and due penalty 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 sureties 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. 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 or other money/property 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 or other money/property on receiving a requisition from the society. It is understood that this counter guarantee is being executed by us for protecting the interest of society.

Now, 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 upto date interest and penalty etc. In case he/she fails to repay the instalment/interest as stipulated in the agreement even if he/she is alive and traceable. We hereby authorizes our Drawing and Disbursing officer/bank/other authorities where present designation is given below or subsequent one, to deduct from our salary/pension/other dues such amount for which the due demand is received from the society towards the liquidation of loan plus interest including penal interest etc.

**We know that the liability of the guarantor and principal debtor are coextensive 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, I also agree that the balance of the loan may be adjusted from my/our compulsory deposit, Share Money and other credits etc. 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 (Permanent): .....  
Address (Present): .....  
Email address: ..... Contact No.: .....

(2) 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: ..... Contact 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: ..... Contact 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: ..... Contact No.: .....

Witness:

Signature/Thumb impression with date: .....  
Name of Member: ..... Membership No.: .....  
Address (Office): .....

To,

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

(Present DDO/Bank Authority)

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

1. Whereas I, ..... a member of **Suvidha Co-operative Thrift & Credit Society Limited**, New Delhi (Membership No.-.....) have received a loan of ₹ ...../- (Rupees ..... only) on ...../...../..... vide Cheque No. .... dated ...../...../..... drawn on ..... bank and have executed the 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/other money payable to me including pensions, gratuity, substance allowance and other dues, such amount of instalment due on the said loan amount, as may be demanded in writing by the Secretary of the Society till the entire amount of loan and interest/penal interest due thereon is fully liquidated and pay the same direct to the Society in satisfaction of loan.

2. I, further, authorize the above mentioned officers or authorities in event of my death, retirement or termination of my services for any cause whatsoever, before this loan and the interest due thereon has fully repaid, to deduct, from the money due to me or standing to my credit or due to my estate, or gratuity or permission 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 in respect of Employer/Drawing & Disbursing Officer/Pension Paying Authority/Bank etc. or such other office.

Yours faithfully,

Place: .....

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

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

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

.....  
Telephone No.: .....

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





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## 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 tenant 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 on such amount of loan and advances.

### SCHEDULE

#### Description of Land/Property

- (1) Name of Place .....
- (2) Khasara 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 ..... 20..... and signed and delivered by the above named in presence of witness.

Signature of Witness .....

Name in full .....

Membership No. ....

Full address .....

.....

.....

Signature of Borrower .....

Name in full .....

Membership No. ....

Full address .....

.....

.....

## UNDERTAKING

It has been declared that I have -

- |     |  |           |
|-----|--|-----------|
| 1.  | completed the loan documents in all respects and no column was left blank  | Yes/No/NA |
| 2.  | done <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 have been attached  | 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)   | Yes/No/NA |
| 5.  | cleared all the dues required for eligibility for loan i.e. additional share money for reaching MLC-Maximum Credit Limit, Processing fee etc. and other charges/payments as may be decided by the society.   | Yes/No/NA |
| 6.  | offered sureties are eligible and not defaulters themselves or sureties to defaulter existing loanee member. All sureties are members of the society   | Yes/No/NA |
| 7.  | Submitted 20 numbers of Post-Dated-Cheques (PDCs) for repayment of loan instalment in first instance   | Yes/No/NA |
| 8.  | assured that in case of cheque given towards repayment of dues of the society dishonoured under any circumstances for whatever the reason being an offence under section 138 of Negotiable instrument Act, 1881 shall pay a penalty of ₹1000/- (Rupees One thousand only) for every dishonoured cheque | Yes/No/NA |
| 9.  | assured that the loan application has been recommended/authenticated by Area Representative/Managing Committee Member  | Yes/No/NA |
| 10. | 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 along with this application  | Yes/No/NA |
| 14. | furnished correct bank account number indicating name, branch and address of the bank, further, assured that I will communicate the society for any change in bank account along with a leaf of cancelled blank cheque   | Yes/No/NA |
| 15. | read all the instructions carefully and I shall comply with all the above requirements   | Yes/No/NA |

Signature: .....

(.....)

Membership No.: .....



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### RECEIPT

Received a sum of ₹..... (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 the following month along with basic  
instalment 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 penal interest.

I, ..... (Membership No.-.....) hereby submits  
**20 (twenty) post-dated cheques (PDCs)** (bearing 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.***

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

#### **Witness:**

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

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

Address (Office): .....

**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 .....
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. ....
7. Whether surety offered are valid and within MCL .....
8. Recommended by 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 vide Receipt No. .... dated ...../...../.....

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