

Price ₹ 100/- (Non Transferable)

Receipt No. ....

Date .....

# SUVIDHA CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.

[Regn. No. 13 (T & C)]

211-213, Vardhman Diamond Plaza,

Desh Bandhu Gupta Road, Paharganj, New Delhi-110055

Phone : 23620409, 23617232



## LOAN DOCUMENTS

Membership No. ....

Name .....

Address .....

.....

.....

Telephone No.

Residence .....

Office .....

Mobile .....

Name and Signature ..... Sign .....

of Managing Committee Member recommending loan :

Name ..... Account No. ....

Address .....

# Suvidha Co-operative Thrift & Credit Society Limited

[Regn. No. 13 (T & C)]

Phone : 23620409, 23617232

Loan Form

No. F ...../2020-21

Membership No .....

Amount Paid ₹ .....

Vide Cheque No. .... Dated .....

Drawn on ..... Bank

Branch .....

Voucher No. .... Dated .....

## APPLICATION FOR 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

Photo

Dear 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 ..... 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 date, are as follows :

(1) Share Money ₹.....

(2) CD ₹.....

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

4. The detailed particulars are given below :

(1) Name in full (in block letters) : .....

(2) Father's/Husband's name : .....

(3) Date of Birth :

(4) Occupation : (Tick in appropriate Box)

Service  Business  Professional  Housewife  Retired  Others .....

5. Office details :
- (1) Designation .....
- (2) Name of Office & Address .....
- .....
- (3) Permanent/temporary/Ad-hoc/ .....
- (4) Date of Appointment .....
6. Present Residential Address : .....
- .....
7. Pan No. (Attach self attested photocopy of PAN Card) .....
8. Aadhar No. (Attach self attested photocopy of Aadhar Card) .....
9. E-mail Address .....
10. Telephone No. : (1) Residence ..... (2) Office .....
- (3) Mobile .....
11. Monthly Salary/Income :
- (1) Basic ₹ .....
- (Proof to be attached)
- (2) Total ₹ .....
12. Bank Account No. ....
13. Name of Bank and Branch .....
- (Copy of a cancelled cheque to be attached)
14. Details of Loan / Advance if any taken from other Societies / Organisation .....
- (1) Name of Bank / Society and address .....
- (2) Amount of Loan ₹ .....
15. I undertake to intimate immediately New Bank A/c No. and Name of Bank and Branch,  
if any, before the liquidation of entire loan with interest.

**CERTIFIED THAT THE PARTICULARS GIVEN ABOVE ARE CORRECT.**

Place : New Delhi

Dated .....

Signature of Applicant

Membership No .....

(2)



## UNDERTAKING

1. Loan Documents should be complete in all respect, no column should be left blank.
2. Affix your full signatures at all the relevant places, as also those of witness.
3. Attach **two** recent passport size photographs along with form.
4. Furnish proof of residence and telephone & mobile number along with ID in case of change of address and Telephone number. Please inform the change to Society and furnish proof of new residence Telephone / Mobile Number.
5. Furnish proof of Office address/business establishment.
6. Pay your dues (additional share money etc.) to come within MCL (Maximum Credit Limit) for loan as also other charges/payments as may be decided by the Society.
7. Check if the Sureties offered are eligible and are not defaulters themselves or are sureties to defaulter existing loanee member. All Sureties should be member of the Society.
8. Submit 20 (twenty) post dated cheques (PDCs) for repayment of loan instalment in first instance
9. Dishonour of Cheque is an offence under section 138 of Negotiable Instrument Act, As such Cheque given towards repayment of dues of Society should not be dishonored under any circumstances for whatsoever reason. The defaulter shall have to bear a penalty of ₹ 1000/- (Rupees One thousand only) for every dishonored cheque.
10. Application should be duly recommended / authenticated by MC Member / Area Representative.
11. Pay the dues regularly by the 7th of the every month.
12. Penalty for late payment is ₹ 100/- for the first following month and thereafter @ ₹ 200/- per month.
13. Please attach a self attested photocopy of PAN Card and Aadhaar Card.
14. Self attested Salary certificate must be attached with the form.
15. Furnish correct Bank Account number indicating name, branch and address of Bank. Any change of Bank please do inform the Society immediately. A leaf of cancelled blank cheque be furnished.

**I have read all the instructions carefully and I shall comply with all the above requirements.**

Signature of Applicant

Membership No .....

**SUVIDHA CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.**

**[Regn. No.13(T&C)]**

**Ph:-011- 40533240 Mob:-9311337790**

Membership No.....

**LOAN BOND REGULAR LOAN**

I,.....S/o,D/o,W/o Shri/Smt. .... at  
present Residing at.....  
..... and Share holder  
of the of Suvidha Cooperative Thrift & Credit Society Limited 13(T&C) Pahar Ganj New Delhi, on  
(day).....of .....(month) .....(year) executed this bond in  
consideration of having duly received from the Society a loan of ₹ .....(in words)  
Rupees..... only bearing simple interest @ of  
..... % p.a. on diminishing balance which I, hereby undertake to repay it in full with  
in..... regular monthly instalments of Rs,  
.....per month inclusive of interest accrued thereon and 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.

**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 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 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 re-payment of loan in full.**

*I, agree to pay cheque dishonour charges of ₹ 1000/-(Rupees one Thousand) each time my cheque is dishonoured. I, further agree that in case of any default in re-payment 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) per month for payment beyond 7<sup>th</sup> of the following month till the payment is actually tendered.*



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 of the Society required to do so.

I, further agree that the loan will be spent/utilised in connection with ..... within ..... month from this date and if it is not so utilised, 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 .

I, further authorise 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 .

***Under the provisions of Section 52(1) to (4) of Delhi Co-Operative Society Act, 2003, I, hereby authorise my employer/DDO/Bank/Other Pension Disbursing Authority concerned to deduct from my salary/gratuity/pension or other money due to me or standing to my credit to which I may become entitled, such amount as will be sufficient to liquidate the balance of the loan, interest, penalty and other dues thereon to the date of re-payment and repay the same direct to the said Society in satisfaction of the loan. I, authorise my employer and other concerned authorities to treat this as written undertaking required under the rules for deducting the amounts from my dues or standing to my credit, including pension, gratuity, subsistence allowance and other dues.***

I, further agree that the Society can demand the total amount dues together with interest, Penal Interest and other legal & Incidental Expenses etc. at any time without notice if it feels any loss to be incurred to the Society on account of my weak financial condition and for my being irregular in re-payment of loan.

I, also undertake to inform well in advance and will take prior permission of the Society for any change in my Bank details viz name, Branch, Account Number etc. as mentioned in this loan form on page no. 2. In that case, I will tender minimum 20 P.D.Cs. duly signed to the Society as collateral security against my loan. If, I fail to comply said term of this bond form, Society is free to initiate legal proceedings with cost against me under section 138 of Negotiable Instrument Act, 1881.

Under the above conditions, I execute this Bond.

I have executed this Bond after having duly received the full sum of ₹ .....  
(Rupees.....only) vide  
Cheque No.....dated.....drawn on.....  
.....Bank.

Signature/thumb impression of the of borrower.....Date .....  
Name..... Membership No.....  
I Card No.(in case of Service)/Aadhar No.....Designation.....  
Office Address.....  
Phone No .....  
Residential Address (Paramanant).....  
Residential Address (Present).....  
Email.....

**SURETIES OFFERED  
(MEMBERS OF THE SOCIETY AND WITNESS)**

I/We hereby undertake to be jointly and severally liable to the above menioned Society for the due repayment of this loan with interest and due penalty thereon, granted by Society to Sh./Smt/Ms..... with the above conditions, 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 Sh./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 above agreement. I/We further undertake that in case of default by Sh./Smt/Ms.....  
(Membership No.....).S/o,D/o,W/o..... the society will be fully authorised to get the dues of Sh./Smt/Ms..... deducted from my/our salary/gratuity/pension or other money/Property as per the **provisions of Sec(52) of DCS Act** and I/We authorised 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 protacting the intrest 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 up to date interest and penalty etc, in case he/she fails to repay the instalment/interest as stipulated in the aggrement even if he/she is alive and traceable. We hereby authorises 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 of the of borrower.....Date .....

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

I Card No.(in case of Service)/Aadhar No..... Office .....Address.....

Phone No .....

Residential Address (Paramanant).....

Residential Address (Present).....

**Email**.....

(2) Signature/thumb impression of the of borrower.....Date .....

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

I Card No.(in case of Service)/Aadhar No..... Office .....Address.....

Office Address.....

Phone No .....

Residential Address (Paramanant).....

Residential Address (Present).....

**Email**.....

(3) Signature/thumb impression of the of borrower.....Date .....

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

I Card No.(in case of Service)/Aadhar No..... Office .....Address.....

Office Address.....

Phone No .....

Residential Address (Paramanant).....

Residential Address (Present).....

**Email**.....

(4) Signature/thumb impression of the of borrower.....Date .....

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

I Card No.(in case of Service)/Aadhar No..... Office .....Address.....

Office Address.....

Phone No .....

Residential Address (Paramanant).....

Residential Address (Present).....

**Email**.....

Signature of Witness

Signature.....

Name in Full..... Membership No..... Phone/Mob.....

Address.....



RECEIPT

Received a sum of ₹ .....(Rupees.....Only) from

SUVIDHA COOPERATIVE THRIFT & CREDIT SOCIETY LIMITED, New Delhi vide Cheque No.

..... Dated.....drawn on.....

..... Bank as Regular Loan, which I, promise to re-pay in full in .....monthly instalments along with simple interest @ of 12% p.a on diminishing balances payable by the 7<sup>th</sup> of the following month along with basic installment 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 ) per month in addition to penal interest

I, hereby submit 20 (Twenty) post dated cheques (PDCs) for re-payment of loan instalment in advance. I, hereby undertake to submit further more cheques after these cheques are exhausted towards recovery of the loan instalments. **In case of change in my Bank details viz. Bank , Branch , Account No. etc. , I, will immediately act upon as per condition given in the loan form , forming part of this loan.**

Cheques submitted bearing No.....to..... drawn on .....Bank

Place: New Delhi

Signature.....

Dated:

Name.....

Membership No.....

Signature of Witness

- 1 Signature.....
- Name in Full.....
- Membership No.....
- Phone/Mob.....
- Address.....
- Email-

To,

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

(Present D.D.O. Authority/Bank Authorities)

Subject : Authority for recovery of loan from Office pay bill / Pension /  
other Credits in Banks etc.

1. Whereas I ..... a member of **SUVIDHA COOPERATIVE THRIFT & CREDIT SOCIETY LIMITED** New Delhi (A/c 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 of in ..... regular monthly installments, hereby authorise my employer/Drawing and Disbursing officer/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 or other money payable to me including pensions, gratuity, subsistence allowance and other dues, such amount of installment 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 intrrest due thereon is fully liquidated and pay the same direct to the Society in satisfaction of loan.
2. I further authorise 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 theron 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 and Disbursing Officer/Pension Paying Authority/Bank etc or such other office.

Yours faithfully,

Signature

New Delhi

Dated .....

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

.....  
Office Address .....

.....  
Telephone No. ....

.....  
Membership No .....



FOR OFFICE USE ONLY

1. MCL (Maximum Credit Limit) ₹ .....
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 .....
6. Whether Surety to a defaulter Member, If yes, Give Details .....
7. Whether Sureties offered are valid and within MCL
8. Recommended by Shri ..... A/c No .....
9. Loan of ₹ ....., Sanctioned by Managing Committee
10. Paid on ....., vide Cheque No. ....  
Dated..... drawn on .....  
..... Bank
11. Administrative Charges paid ₹ ..... vide Receipt No. ....  
Date .....

President

Suvidha Cooperative Thrift & Credit Society Limited

# SUVIDHA COOPERATIVE THRIFT & CREDIT SOCIETY LIMITED

[Regn. No. 13 (T & C)]

211-213, Vardhman Diamond Plaza, Desh Bandhu Gupta Road, Paharganj, New Delhi-55  
Phones : 23620409, 23617232

## FORM 9

I ..... ( age) ..... S/o, D/o, W/o  
..... residing ..... at  
..... having been admitted to the membership of Suvidha Co-Operative  
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 Rs. .... 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 witnesses.

Signature of Witness .....

Signature of Borrower .....

Name in full .....

Name .....

Membership No. ....

Membership No. ....

Full Address .....

Full Address .....

.....

.....

.....

.....