



DHAN SURAKSHA CO-OPERATIVE (URBAN) THRIFT & CREDIT SOCIETY LTD.

(Registered under Delhi Co-operative Society Act, 2003 & Delhi Co-operative Society Rules, 2007
vide Regn. No. 10738/Sec-II/CT2021 Dated 15-07-2021)

Regd. Office : D-105, Ganesh Nagar Pandav Nagar Complex, Delhi-110092

Working Office : A-869, Buddha Marg, Mandawali, Delhi-110092

Ph.: 8826635080, 7982705927

LOAN APPLICATION FORM

Colour
Photograph
35 x 35 mm.

To,
The Secretary / President,

Dated

Dear Sir,

Kindly grant me a Loan of Rs. (Rupees)
to be repaid in monthly instalments subject to the Rules & Bye-laws of the Society and any
subsequent modifications thereto and I hereby agree to abide by them. My full particulars are as under :-

1. Name (in Full and Block Letters) Membership No.
2. Father's / Husband's Name
3. Date of Birth..... 4. Age..... 5. Occupation..... 6. Monthly Income.....
7. Present/Correspondence Address
8. Permanent Address
- Aadhar Card No.
9. Phone No. of Residence / Office / Business, If any
10. Name & Address of the Employer or Business
11. Details of Movable / Immovable Property held
12. Details of Life Insurance / P.A. Policy held
13. **Details of Bank Account** : Account No. Name of Bank
- Address of Bank Branch
14. **PURPOSE FOR WHICH THE LOAN IS REQUIRED**

I hereby also agree, if the above Loan sanctioned, to deposit the following amounts with the society before receiving the Loan Amount :-

- (i) Share Money up to 10% of the Loan Amount.
- (ii) C.D. @ Rs. 200/- per month for number of Monthly Instalments of Loan & any arrears from month of Membership to the month of Loan.
- (iii) Kalyan Fund @ 1% of the sanctioned Loan.
- (iv) Building Fund @ 1% 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.

Name of the Nominee Relation Age

Occupation

Address

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 nor taken any kind of Loan which is outstanding as on date.

The above declaration is true to the best of my knowledge and belief.

(Signature of Applicant)

FOR SURETIES

In the event of the above Loan is sanctioned, we are prepared to be the Sureties for it and undertaken to be jointly and/or severally liable for :

1. Its re-payment with interest and any cost incurred, in collection, as land revenue.
2. For its utilisation by the applicant for the purpose it is sanctioned.

PARTICULARS OF SURETIES	(1)	(2)
A/c No.		
Name of Surety		
Father's/Husband's Name		
Amount of Shares Held		
Monthly Income		
Employer's Name		
Employer's Phone No.		
Employer's Address		
Details of Movable/ Immovable Property Held		
Signature of Surety	(1)	(2)

(FOR OFFICE USE ONLY)

Loan of Rs..... sanctioned vide Resolution No..... of M.C. Meeting held on.....

Payment made by Cash/Cheque No. dated..... drawn on.....

Repayable in..... Monthly Instalments of Rs..... each together with Interest @.....% p.a.

PRESIDENT / SECRETARY

List of Documents to be attached :-

1. Salary Certificate / Pay Slip with deductions / Income Proof / Aadhar Card (Compulsory).
2. Residence / Employment / Business Proof, if not submitted earlier.
3. Proof of Having Bank A/c (Photocopy) of Bank Passbook or Bank Statement of last 12 months can be attached.
4. Attested Photocopy of Immovable / Movable Properties if any, held in Delhi or Outside.
5. Original copy of Life Insurance Policy, if held, for assignment in favour of the Society. If not held, please take a policy before applying / sanctioning of Loan.
6. Consent letter from the employer.
7. Documentary Proof for the purpose for which Loan is required.
8. LOAN BOND, duly executed in the presence of Official of the Society.

Bond No.



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LOAN BOND

I..... son/wife/daughter of

a member of the above named Society have this day of 20.....

RECEIVED a LOAN of Rs. (Rupees)

by Cash/Cheque No. dated drawn on

bearing interest at the rate of% per annum and hereby undertaken to repay the said Loan amount in full

by monthly instalments of Rs. each commencing from the next month of 20.....

with interest due thereon and each instalment being payable on or before the 10th day of each month.

If I fail to pay instalments or any instalment of the Principal Loan on the due date, the whole Loan shall become immediately due and payable with interest. I further undertake, in case of default, to pay Penal Interest at the rate of % per annum on all overdue amount of instalments and interest from the date of default.

I also agree to furnish Sureties in respect of this loan or fresh Sureties in additional to or in place of those furnished below should the Managing Committee of the Society require me to do so.

I further agree that the above Loan amount will be utilised for..... within one month from the date of receipt and if it is not so utilised, undertake to repay the Loan amount in full with interest together with such additional interest and penalty as may be levied by the Managing Committee of the Society in accordance with the Rules & Bye-laws of the Society.

Under the provision of Section 44 of the Delhi Co-operative Society Act, 1972, I authorised my employer to deduct from my salary or other money payable to me, such amount on account of instalments due on this Loan as may be furnished to him by the Society from time to time and pay the sum direct to the said Society in satisfaction of this Loan.

I further authorise my employer in the event of my death or termination of my services by any reason what so ever before this Loan and the Interest due thereon have been fully repaid, to deduct from the money due to me or standing to my credit or due to my Estate or any Gratuity or Pension to which I may become entitled, such amount as will be sufficient to liquidate the balance of this Loan and interest thereon to the date of payment and to pay the sum direct to the said Society in satisfaction of this Loan.

Under the above terms and conditions I execute this LOAN BOND.

Place : DELHI

Dated :

.....
(Signature of Borrower in full)

WITNESSES :

1. (A/c No.)

Membership No.

Address

2. (A/c No.)

We..... hereby undertake to be jointly and/or severally liable to the above said Society for the due repayment of this Loan with interest in accordance with the above terms and conditions and the Rules & Bye-laws of the Society. We hereby also agree that our liability as Sureties under this agreement shall not be impaired or changed by reason of any time or other indulgence granted by the Society to the said or by the agreement entered into or composition accepted by the Society modifying by operation of Laws or otherwise their Rights and Remedies under the above agreement.

Guarantor-1
Passport
Size
Photo

Signature of Suretee
A/c No.
Address :

Guarantor-2
Passport
Size
Photo

Signature of Suretee
A/c No.
Address :