

ICAR COOPERATIVE THRIFT & CREDIT SOCIETY LIMITED
KRISHI BHAWAN : NEW DELHI

APPLICATION FOR REGULAR LOAN

To

The Secretary,
ICAR Cooperative Thrift & Credit Society Limited
Krishi Bhawan , New Delhi

Dear Sir

I _____ a member of the above Society beg to apply for loan of Rs. _____ Rupees _____ subject to the Bye-laws of the Society. I agree to repay this loan together with interest in _____ equal installments each month. I further agree to the installments being deducted from my pay in accordance with the monthly list of the dues furnished to the office by Hony. Secretary. I require the loan for _____ (mention here purpose of the loan in other terms). Further necessary particulars are given below :-

1.	Office in which employed	
2.	Whether employed Pmt./Q.P/temporary	
3.	No. of years of service	
4	Date of admission to the Society	
5.	Age according to the Service Book (DOB may kindly be intimated)	
6..	Substantive monthly pay	
7.	Deduction on account of GPF	
8.	Maximum Credit Limit	
9	No. of Shares held	
10.	Present liability to the Society if any	
11.	Date of final payment of last loan	
12	Paid up value of shares in the Society	
13	Amount deposited in the Society	
14	Estate owned and where (personal property)	
15.	Is there any court attachment order against the applicant	

Certified that the particulars given above are correct to the best of my knowledge.

Section to which attached
Telephone No.

Yours faithfully,

(SIGNATURE IN FULL)

In the event of the loan mentioned on pre-page is being granted, we are prepare to be sureties for it to be jointly and separately liable to (i) for its repayment with interest and cost incurred in collection and (ii) for its repayment in accordance with the purpose mentioned by the applicant.

SL. NO.	PARTICULARS	SURETY NO. 1	SURETY NO. 2
1.	Name (in Capital letters)		
2.	Office in which employed and post held		
3.	Whether employed Pmt./Q.P./Temporary		
4.	Date of admission to the Society		
5.	Age according to the Service Book (D.O.B. may kindly be intimated)		
6.	Substantive monthly pay		
7.	Number of Shares held		
8.	Paid up value of Shares		
9.	Present liability to the Society, if any		
10.	Amount deposited in the Society		
11.	Maximum credit limit up to which he can stand surety (state amount of surety)		
12.	Have you furnished sureties for any other member? If so what amount		
13.	Estate owned and where (personal property)		
14.	Register number of sureties		
15.	Section to which attached with Telephone No.		
16.	Signatures of sureties in full with date		

Certified that Dr. /Shri/Smt./Kumari_____ working
as _____ is a _____ employee of this office and his/her
present substantive pay/pay is Rs. _____ per month. It is also certified that
Dr./Shri/Smt./Kumari_____ has put in _____ years
of service so far.

SECTION OFFICER
ESTT.I/II/III/IV/PERSONAL I,II,III

This application is in order. The particulars of the application and the sureties have been
verified from the books of the Society. The applicant is regularly depositing his Compulsory
Deposit Account.

HONRARY TREASURER

Considered and sanction of Rs. _____ (Rupees _____)
at the meeting of the Managing Committee held on _____.

HONRARY SECRETARY

BOND

1. I, _____ son/daughter/wife of Shri _____ on this day of _____ received a sum of Rs. _____ subject to the Bye-laws of the Society, a loan of bearing interest @ _____ percent which I hereby undertake to repay in _____ monthly installments of Rs. _____ each commencing from the next month of _____ with interest due thereon, each installment being payable on or before the _____ of each month.
2. If fail to repay either principle or interest of any installment of principle loan on the due date, the whole loan shall become immediately due and payable with interest. In case of default, I further undertake to pay additional interest @ _____ percent on all over due installments from the date of default.
3. I also agree to furnish fresh sureties in addition to or in place of these furnished below, should the Managing Committee of the Society require me to do so.
4. I also agree that the loan will be expanded for within one month from this date. I is not so applied, I undertake to repay the money with interest together with such additional interest as may be levied in accordance with Bye-laws of the Society.
5. Under the provision of Section 44 of the Delhi Cooperative Societies Act, 1972, I authorize my DISBURSING OFFICER to deduct from my salary or other money payable to me, such of the amounts on account of installments due on this loan as may be furnished to him by the Secretary of the Society from time to time and pay the same to the Society in satisfaction of this loan.
6. I further authorize my DISBURSING OFFICER in the event of my death or termination of my service due to any cause whatsoever, before this loan and the interest due thereon have been fully paid, to deduct from the moneys due to me or standing to may credit or due to my estate or any gratuity or pension to which I may become entitled, such amount will be sufficient to liquidate the balance of this loan and interest thereon to the date of repayment and to pay the same direct to the said Society in satisfaction of this loan.

On the above condition, I execute this BOND after having duly received in full sum of Rs. _____ (Rupees _____ only) in Cash/Cheque/D.D. No. _____ dated _____.

SIGNATURE OF THE BORROWER

DESIGNATION _____

ADDRESS _____

DATED _____.

I/ We hereby undertake to the extent of the amount given against our signatures to the above mentioned Society for the due repayment of the loan in the monthly installments as explained above or within such dates to which the period may be legally extended by the Committee failing to repay the whole or the part of the loan with interest on account of death, bankruptcy or any other cause whatsoever. I/ We further undertake to repay the unpaid portion with full interest accruing thereon on such dates and in such monthly installments as the borrower himself would have been required to pay under the terms of agreement.

SIGNATURES WITH AMOUNTS

SIGNATURE_____	SIGNATURE_____
NAME_____	NAME_____
RUPEES_____	RUPEES_____
DESIGNATION_____	DESIGNATION_____
ADDRESS_____	ADDRESS_____

This bond has been executed and money has been paid in our presence.

SIGNATURE_____	SIGNATURE_____
NAME_____	NAME_____
RUPEES_____	RUPEES_____
DESIGNATION_____	DESIGNATION_____
ADDRESS_____	ADDRESS_____

Received Rs._____ (Rupees_____ only) vide
Cash/Cheque/D.D. No_____ dated_____ from the Secretary, I.C.A.R.
Cooperative Thrift & Credit Society Limited, New Delhi.

SIGNATURE_____

DATED_____