

Regd. No.

BOND

Bond No.

A/C No.

The Adarsh Co-operative Urban Thrift & Credit Society Ltd.

459, TELIWARA, SHAHDARA, DELHI-110032
Registered under the Delhi Co-operative Societies Act 35 of 1972

I,son/daughter/wife of Shri.....
a member of the above Society have this (date).....RECEIVED, subject to the Bye-laws of
the Society a LOAN of Rs.(in words Rs.only
bearing interest at the rate of 18% per annum or at such rate as may be fixed hereafter by the Managing
Committee of the Society which I hereby undertake to repay in full by.....& in monthly instalments
Commencing from the next month of20.....with interest due thereon each
monthly instalment being payable on or before TENTH of each month.

If I fail to pay interest or any instalment of the principal on the due date for three months the whole loan
with interest shall become immediately due and payable. But if I am granted extension by the society of time.
I undertake to pay penal interest @3% per annum on all overdue instalments from the date of default.

I also agree to furnish sureties in respect of the above loan or fresh sureties in additions to or in place
of those furnished below within 15 days, should the Managing Committee require me to do so.

I further agree that the loan will be expended in connection with
within one month from this date. If it is not so utilised, I undertake to refund the money with interest together
with such penal interest as may be recoverable in accordance with the Bye-laws.

Under the provisions of Section 44 of the Delhi Co-operative Societies Act 35 of 1972 and also
Theasury Rule 229A of Central Treasury Compilation Rules Vol. I and Government of India, Ministry of
Finance Memo No. F 10(7) B/62, Dated 17-3-1962 I authorise my employer.....

In the event of my becoming a defaulter to deduct from my salary or other money payable to me such
amounts on account of instalments together with interest due on this loan as may be forwarded to him by
the Secretary of the said Society from time to time and pay same direct to the said Society in satisfaction
of this loan as recoverable like land revenue.

I also authorise my employer
In the event of death, retirement, resignation or dismissal or removable from service before the loan and the
interest thereon have been fully repaid to deduct from my money due to me or standing to my credit or due
my estate as terminal benefits such amount as will be sufficient to liquidate the balance of the loan and
interest thereon upto the date of repayment and to pay the same to the above Society in discharge of the
dept. I also declare that I have informed the employer / deptt. about this loan.

Under the above conditions. I execute the bond after having duly RECEIVED the full sum of
Rs.(in words Rupees.....only) in cash/vide Cheque
No.....dated.....drawn on.....

Signature of Borrower.....

Name of borrower

Residence.....

.....

Office.....

.....

We hereby undertake jointly and severally the liability to the extent of the amount of
Rs.....to the above mentioned Society for the repayment of the loan with interest
in accordance with the above conditions and rule and Bye-laws of the Society and we hereby agree that
our liability as sureties under this agreement shall not be impaired or discharged by reason at any time
or other relief granted by the Society to the said borrower or by any agreement entered into composition
accepted by the Society modifying the operation of law or otherwise their rights and remedies under the
above agreement in terms of section 136 of the Contract Act.

(1) Signature

Name.....

Designation.....A/c No.

Address.....

(3) Signature

Name.....

Designation.....A/c No.

Address.....

(2) Signature

Name.....

Designation.....A/c No.

Address.....

(4) Signature

Name.....

Designation.....A/c No.

Address.....

APPLICATION FOR LAON

To

The Secretary
The Adarsh Co-operative Urban Thrift & Credit Society Limited
459, Teliwara, Shahdara, Delhi-110032

Dear Sir,

I request you that I may be granted a loan of Rs.(Rs.....)
from the society which I promise to repay in.....months or Rs.....per month in.....instalments
Purpose of Loan..... The required particulars are appended below.

Particulars	Borrower	Surety No. 1	Surety No. 2	Surety No. 3	Surety No. 4
1. Account No.					
2. Name in full (in block letters)					
3. Father's/Husband Name					
4. Age					
5. Occupation					
6. Full Address (a) Office					
(b) Residence					
7. Date of Appointment					
8. Total Emoluments/ Income					
9. No. of Shares fully Paid up					
10. Have already stood surety? If so, for what amount?					
11. Are you a memner of any other Co-op. Society/Bank					
Signature					

Recommendation of Member of Managing Committee:

OFFICE REPORT

1. M C L.....2. Loan Outstanding.....3. Share Money.....

Signature
Office Assistant

Loan of Rs.....sanctioned/approved by the Managing Committee in its meeting held on.....

PRESIDENT

Paid on.....

SECRETARY

BORROWER'S CONSENT NOTE

To,

Designation and {
Address of The {
Pay Disbursing Officer {
of the Borrower {

Subject : Deduction from Salary to meet Co-op. Societies Claim

Sir,

Having contracted and received full payment of a Loan of Rs.
In words.....today, the.....from
The Adarsh Co-operative Urban Thrift & Credit Society Limited,
Shahdara, Delhi, which is governed by the Delhi Co-op. Societies Act 35 of 1972
under the provisions of Section 44 of the said Act and also Treasury Rule 229-A, hereby
authorize you as my Pay Disbursing Officer to deduct from my monthly Salary or other
dues the amount of monthly installments with interest in liquidation of this loan in
accordance with monthly statements f recoveries received from the Society and pay the
same of the Society until the whole amount has been repaid, in case of retirement, death or
any other casualty, I authorize the authorities so concerned to recover the above amount of
demand of the Society from my pension / gratuity / PF / GPF / etc to the full satisfaction of
the Society.

The recovery of such installment is not to be stopped without the previous consent
or Competent authority os the Society.

SHAHDARA DELHI

Signature

Name.....

A/c No.

DATE :

Father's/Husband's Name.....

Designation.....

Office Address.....

Contact No.

Police Station.....

A/c No. :

SURETY'S CONSENT NOTE

To,

Designation and
Address of The
Pay Disbursing Officer
of the Borrower

{
{
{
{

Sir,

Sh./Smt./Km.....S/o, W/o, D/o, of

.....has borrowed a loan of Rs.

(in words Rs.From THE ADARSH
CO-OPERATIVE URBAN THRIFT AND CREDIT SOCIETY LTD. SHAHDARA,
DELHI and I have stood surety for Sh./Smt./Km./

I, under the provisions of Section 44 of the Delhi Co-operative Societies
Act 35 of 1972 and Treasury Rule 229-A, hereby authorise you as my Pay Disbursing
Officer to deduct from my monthly salary of other dues and amount of monthly
installment with interest in Liquidation of this loan in accordance with the monthly
statement of recoveries received from the Society until the all amount has been repaid
in the event of default of the borrower Sh./Smt./Km.

The recovery of such installments is not to be stopped without the previous consent or
authority of the Society.

SHAHDARA DELHI

Signature.....

Name

A/c No.

DATE :

Father's/Husband's/Name.....

Designation.....

Office Address

Contact No.

Police Station