

N.D.M.C. EMPLOYEES CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.
HAVLOCK SQUARE, NEW DELHI

BOND

A/c.No.	Share Money Bal.		<table border="1"> <tr> <th align="center" colspan="2">Member's Photo</th> </tr> <tr> <td style="width: 50px; height: 100px;"></td> <td style="width: 50px; height: 100px;"></td> </tr> </table>	Member's Photo			
Member's Photo							
Emp.Code	Loan Balance	Cr					
SUP / ECR / PO	Interest Balance	Cr					
Bond No	Adjusted Amount	-----					
Bond Issue Date	Payable Amount	-----					
Date of	Cheque No.	-----					
Diary No/ Date	Cheque Date	-----					
Hony Secretary							

I Son/Daughter/Wife of A member of the above named Society have this.....day of received subject to the bye laws of the Society a LOAN of Rs. Rupees(in words) bearing interest at the rate of Rs.8.40 % per annum which I hereby undertake to repay in fully by(Monthly installments of Rs.....each with interest due thereon Each installment being payable on or before theof each month.

If I fail to pay interest or any installment of the principal 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 at 3 paise per Rupees per month on all over due installments from the date of default.

I also agree to furnish 04 sureties in respect to this loan or fresh sureties in addition 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 loan will be expended for (Purpose)Within one month from this date. If it is not so applied I undertake to repay the money with interest together with such additional interest as may be levied in accordance with the bye-laws of the Society.

Under the provisions of Section 44 of the Delhi Co-operative Society Act 1972, I authorize the Secretary N.D.M.C (my employer) to deduct from my salary or other money payable to me such amount on account of installments due on this loan as may be furnished to him by the Honorary Secretary/ Treasurer of the Society from time to time and pay the same direct to the said Society in satisfaction of the loan, in the event of non- deduction of any installment of loan ad the interest, I undertake to make payment of the same to the Treasure of the Society forth with directly.

I further, authorize the Secretary N.D.M.C (my Employer) in the event of my death or termination of my services from any cause whatsoever, before this loan and the interest due thereon have been fully repaid to deduct from the moneys including the Municipal Contribution and my own subscription to my C.P.F / G.P.F./A.C. due to me or standing at my credit or any gratuity or pension to direct to the said Society in satisfaction of this loan.

I further authorize the Secretary N.D.M.C to deduct and credit to the said Society from the subsistence Allowances payable to me in the event of my suspension the monthly installments that fall due together with interest al sum due from me to the Society.

I further authorize the Management Committee of the Society to adjust the amount recoverable from me on any account from the balance lying at my credit without any notice.

Under the above condition, I execute this BOND after having duly RECEIVED the full sum of Rs. _____ (Rupees _____) (in words) by cheque and it is also certified that after taking this loan a sum of Rs. _____ is outstanding as loan amount as on date and the same is hereby confirmed by me as balance confirmation.

New Delhi

.....
(Signature of borrower in full)

Bank A/c No..... Name (in block Letters)
 Bank Name..... Designation
 Bank Address..... School/Branch/Division.....

Security for the due repayment of the loan with interest in accordance with the above conditions and byelaws of the Society, and we hereby agree that our liability as sureties under this agreement shall not be impaired or discharged by reason of any time or other indulgence granted by the Society to the saidor by any agreement entered into or composition accepted by the Society modify by operation of law or otherwise their rights and remedies under the above agreement.

SIGNATURE OF SUREITIES

1.....
(Signature in full with date)
with date)
Name.....
Father's/Husbands/ Name.....
Designation.....
Official Address.....
A/c.No.....
Employee Code.....
I.Card Serial No.....
Residential Address.....
.....
Telephone No.....

3.....
(Signature in full with date)
Name.....
Father's/Husbands/ Name.....
Designation.....
Official Address.....
A/c.No.....
Employee Code.....
I.Card Serial No.....
Residential Address.....
.....
Telephone No.....

2.....
(Signature in full
Name.....
Father's/Husbands/ Name.....
Designation.....
Official Address.....
A/c.No.....
Employee Code.....
I.Card Serial No.....
Residential Address.....
.....
Telephone No.....

4.....
(Signature in full with date)
Name.....
Father's/Husbands/ Name.....
Designation.....
Official Address.....
A/c.No.....
Employee Code.....
I.Card Serial No.....
Residential Address.....
.....
Telephone No.....

SIGNATURE OF WITNESS TO BORROWER

1.....
(Signature)
(Signature)
Name.....
Address.....

2.....
Name.....
Address.....

No.
Account No.

Application for Loan

**THE SECRETARY,
N.D.M.C. EMPLOYEES CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.
HAVLOCK SQUARE, NEW DELHI**

Dear Sir,

Dated.

I Son/Daughter/Wife of A permanent employee of the N.D.M.C and member of the above Society holding.....Shares of the Society, beg to apply for a loan of Rs..... Rupees (in words) at the Society's rate of interest @8.40% per annum or a such other rate as may be fixed by the Society from time for every Rs.100/- advanced, and agree to repay this loan together with interest in 50 monthly installments, which if I fail to pay regularly, Society may recover the loan in lump-s-sump from my personal movable and immovable properties and also from my heir, successor & representatives.

I require the money for following purpose (to be specified):-

Name of applicant in full with father's
Husband's Name
.....
.....

Signature of Applicant
Designation
Monthly Substantive pay Rs
Attested by the Drawing Authority

In the event of the above loan being granted we are prepared to be sureties for it and to be jointly and severally liable (1) for its payment with interest and any cost incurred for collection and (2) for its employment in accordance with the purpose mentioned by the applicant.

1. Name.....
Designation.....
Monthly Basic pay Rs.....

2. Name.....
Designation.....
Monthly Basic pay Rs.....

3. Name.....
Designation.....

4. Name.....
Designation.....

**N.D.M.C. EMPLOYEES CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.
HAVLOCK SQUARE, NEW DELHI**

Secretary's Report on the Special loan application dated.....2017.
from Shri.....for Rs.....repayable in 50 monthly installments.

Question	Secretary's Replies
1. Has the applicant paid up his due share installment?	Yes / No
2. Has the applicant got any previous loan due from him? Give amount.	Yes / No
3. Was he regular or irregular in his previous transaction? If the irregular how many defaults did he makes?	Yes / No
4. Is the amount applied for within the applicant's 12 monthly pay Shown in the application?	Yes / No
5. Are they eligible to stand as such?	Yes / No
6. Is the application alright in other aspects?	Yes / No
7. Is he making regular Monthly Non Returnable Deposit?	Yes / No
8. Is he default for the above for any month?	Yes / No

BALANCE AS ON DATE

a. Share Money	Rs.	
b. Loan	Rs.	0
c. Intt. Recoverable Rs.		
d. Total Payable	Rs.	

Checked /Verified & Recommended
(Accounts Clerk)

Date the2017

Sanctioned Rs.....including the previous loan of Rs._____

Sanctioned

Secretary

VICE PRESIDENT