



# VCC CO-OPERATIVE URBAN THRIFT & CREDIT SOCIETY LTD.

Regd. No. : 10274/SZ/2011

Regd. Office : 145, DDA Flat, Lado Sarai, New Delhi-30

Ph. : 011-40532434

## APPLICATION FOR LOAN

The Secretary

Kindly grant me a loan of Rs. .... under the provisions of the Delhi Co-Operative Urban Thrift Societies Act. Rules framed there under the Bye-Laws of the Society.

The said loan is required for the purpose of ..... I undertake to repay the loan in ..... monthly installments of Rs. .... each as principal along with interest thereon.

I provide following sureties / guarantors for the same.

The desired particulars are as under:

Particulars	1	2	3
	Applicant Membership No. ....	Surety No. -01 Membership No. ....	Surety No. -02 Membership No. ....
Full Name (in Block Letters)			
Father's/Husband's Name			
Residence Address			
Residence Phone No. / Mobile			
Date of Birth / Age			
Occupation			
Office Address			
Are you a member any other Co-operative society			
Monthly Income			
Others			
Signature			

Particulars	Surety No. -03 Membership No. ....	Surety No. -04 Membership No. ....
Full Name (in Block Letters)		
Father's/Husband's Name		
Residence Address		
Residence Phone No. / Mobile		
Date of Birth / Age		
Occupation		
Office Address		
Are you a member any other Co-operative society		
Monthly Income		
Others		
Signature		

### DECLARATION CUM UNDERTAKING

We the applicant and the sureties do hereby declare that we are liable jointly and severally to the Society for repayment of the loan granted to the applicant alongwith interest and cost, if any. In case of default the Society is also authorised to proceed for recovery of its dues by way of attachment of the property, recovery from our salary/income or otherwise.

We also undertake to repay the loan in accordance with the rules framed by the Society.

Recommendation of the member of the Managing Committee.

Name

Designation

Signature

Office Report

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

Signature  
Office Assistant

Loan of Rs. .... Sanctioned / Confirmed by the Managing Committee Meeting held on .....

HONORARY SECRETARY



## BOND

Bond No .....

A/c No. ....

# VCC CO-OPERATIVE URBAN THRIFT & CREDIT SOCIETY LTD.

Regd. No. : 10274/SZ/2011

Regd. Office : 145, DDA Flat, Lado Sarai, New Delhi-110030 Ph. : 011-40532434

I ..... S/o - D/o - W/o Shri /Smt .....  
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 15% per annum or at such rate as may be fixed hereafter by the Managing Committee  
of the Society which I hereby undertake to replay in full by ..... monthly installments  
commencing from the next month of ..... 20 ..... with interest due there one each installment being  
payable on or before TENTH of each month.

If I fail to pay interest or any installment of the principal on the due date, the whole loan with interest shall  
become immediatly due and payable. However if I am granted extension of time, I undertake to pay penal interest @  
18% per annum on all overdue installment from the due date of default.

I also agree to furnish sureties in respect of the above loan or fresh sureties in addition 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 utilised in connection with ..... within one month  
from this date, If it is not so utilized, I undertake to repay the money with interest together with such penal interest as  
may be levied in accordance with the Bye-laws.

Under the provisions of Section 52 of the Delhi Co-Operative Societies Act 2003 and also Treasury 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 dues payable to me such amounts on account of installments  
together with interest due on this loan as maybe forwarded to him by the said Society from time to time and pay the  
same directly to the said Society in satisfaction of this loan.

I also authorise my employer .....in the  
event of death, retirement, resignation or dismissal before the loan and the interest their on have been fully repaid to  
deduct from my dues or standing to my credit or due my estate 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 my debt.

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 .....after  
adjustment of the amount of Rs ..... vide Receipt No ..... dated  
..... at Delhi.

Date

Full Address -

Signature of borrower .....
Name of borrower .....
Residence .....
.....
Office .....
.....
Phone No. ( .....
(M) .....

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 etc. 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 said Society to the said borrower or by any agreement entered into composition accepted by the Society modifying by operation or law or otherwise their rights and remedies under the above agreement in terms of Section 136 of the Contract Act.

**SURETIES**

1. Signature .....

Name .....

Designation.....

Membership No. ....

Address .....

.....

2. Signature .....

Name .....

Designation.....

Membership No. ....

Address .....

.....

3. Signature .....

Name .....

Designation.....

Membership No. ....

Address .....

.....

4. Signature .....

Name .....

Designation.....

Membership No. ....

Address .....

.....

1. Signature of Witness

.....

Name.....

Ph. No. ....

2. Signature of Witness.

.....

Name.....

Ph. No. ....

A/c No. \_\_\_\_\_

Regd. No. : 10274/SZ/2011

## BORROWER'S CONSENT NOTE

(To be filled in by the Borrower)

To,

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

(Designation and address of the Pay Disbursing Authority of the Applicant)

Subject :- Deduction from Salary to Meet Co-op Societies Claim

Sir

Having contracted and received full payment of a loan of Rs. \_\_\_\_\_  
(Rupees \_\_\_\_\_ only.) today the  
\_\_\_\_\_ from the VCC Co-Operative Urban Thrift and Credit Society Limited., 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, I hereby authorise 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 statement of recoveries received from the society and pay the same to the Society until the whole amount has been paid. In case of retirement, death or any other casualty, I authorise the authorities so concerned to recover the amount of demand of the Society from the pension / gratuity / GPF / PF etc. to the full satisfaction of the Society.

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

Signature \_\_\_\_\_

Name \_\_\_\_\_

Husband / Father Name \_\_\_\_\_

Designation \_\_\_\_\_

Office \_\_\_\_\_

\_\_\_\_\_

.Dated \_\_\_\_\_

A/c No. \_\_\_\_\_  
Regd. No. : 10274/SZ/2011

## SURETY'S CONSENT NOTE

To, (To be filled in by the Borrower)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

(Designation and address of the Pay Disbursing Authority of the Surety)

Subject :- Deduction from Salary to Meet Co-op Societies Claim

Sir

Shri./Smt. \_\_\_\_\_ of

\_\_\_\_\_ has borrowed a loan of Rs.

\_\_\_\_\_ (Rupees \_\_\_\_\_ only.)

today the \_\_\_\_\_ from VCC Co-Operative Urban Thrift and Credit Society Limited., New Delhi and I have stood Suerty for Shri./Smt. \_\_\_\_\_

I under the provisions of Section 44 of the said Act and also Treasury Rule 229-A, hereby authorise 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 statement of recoveries received from the society and pay the same to the Society until the whole amount has been paid. In case of retirement of death or any other casualty, I authorise the authorities so concerned to recover the amount of demand of the Society from the pension / gratuity / GPF / PF etc. to the full satisfaction of the Society.

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

Signature \_\_\_\_\_

Name \_\_\_\_\_

Husband / Father Name \_\_\_\_\_

Designation \_\_\_\_\_

Office \_\_\_\_\_  
\_\_\_\_\_

.Dated \_\_\_\_\_



# VCC CO-OPERATIVE URBAN THRIFT & CREDIT SOCIETY LTD.

REGD. UNDER DELHI CO-OPERATIVE SOCIETIES ACT 1972

Regd. 10274

Regd. Office : 145, DDA Flat, Lado Sarai, New Delhi-110030

Ph. no. : 011 29523034, 29521124

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*Ref. no. VCC*



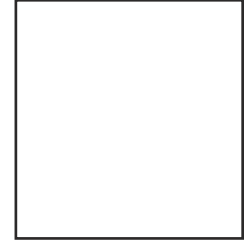
MEMBERSHIP NO.

# VCC CO-OPERATIVE URBAN THRIFT & CREDIT SOCIETY LTD.

Regd. No. : 10274/SZ/2011

Regd. Office :145, DDA Flat, Lado Sarai, New Delhi-110030, Ph. : 011-40532453

To,  
The Hony Secretary  
**VCC CO-OPERATIVE  
URBAN THRIFT AND CREDIT SOCIETY LIMITED**  
145 DDA Flat, Lado Sarai, New Delhi-110030



Respected Sir,

In terms of Rule/Bye-laws of the Society. I hareby apply for admission as a member of VCC CO-OPERATIVE URBAN THRIFT AND CREDIT SOCIETY LIMITED. and I agree to abide by the Act/Rules/Bye-laws of the Society that may be in force from time. I declare that I am not a member of any other Thrift & Credit Co-Operative Society in violation of rule No. 22 of Delhi Co-op Society Rules 2003. I request the Society to allot me..... Shares of Rs.500/- each. I agree to pay Rs. 200/- per month as Compulsory Deposit. You are also requested to open an Optional Deposit Account in my name in the books of the Society.

My particulars are as follows :-

1. Full Name (In block letters).....
2. Age/Date of Birth.....
3. Husband / Father's Name Shri.....
4. Present Residential Address.....
5. Permanent Address.....

Pin Code

Tele. No. (Resi. (M) +91

Residence Landline

6. PAN No.

Addhar No.

7. Occupation :-

**Service**

Designation.....

Name & Address Office.....

.....

.....

.....

Pin Code

Tele No. (Off.)

**Business**

Status-Prop./Director/Partner.....

Name & Full Address of the Firm.....

.....

.....

.....

Pin Code

Tele No. (Off.)

It is within my knowledge that I shall be entitled for a loan from the Society after the expiry of one year from the date of membership.

Yours Faithully

Date ;

.....  
Signature of Applicant



I nominate under the Delhi Co-operative Societies Act 2003 as under :

Name.....Relationship.....Age.....

.....  
Signature of Applicant

We know Shri/ Smt. / Km.....intimately  
He / She has signed the application in our presence. We are of the opinion that he / she is fit and suitable person for admission as a member.

1. Signature.....  
Name.....  
Membership No. ....

**Note : DOCUMENTS TO ATTACHED**

Copy of Any one of the following may be attached as residence proof :

- |                       |                          |                        |                          |                             |                          |
|-----------------------|--------------------------|------------------------|--------------------------|-----------------------------|--------------------------|
| 1. Ration Card        | <input type="checkbox"/> | 2. Election Card       | <input type="checkbox"/> | 3. Driving Licence          | <input type="checkbox"/> |
| 4. Bank Pass Book     | <input type="checkbox"/> | 5. Identity Card / Pan | <input type="checkbox"/> | 6. Electricity / Water Bill | <input type="checkbox"/> |
| 7. Aadhar / Pass Port | <input type="checkbox"/> |                        |                          |                             |                          |

**VERIFICATION**

I solemnly affirm and declare that I am competent to contract and do not suffer any disqualification as defined in Rule 22 of the Delhi Co-op Societies Rules 2003.

I solemnly declare that statement / Particulars submitted above are correct and true best of my knowledge and belief and nothing has been concealed therefrom.

I undertake to observe proper discipline and work in the best interest of the Society.

.....  
Signature of Applicant

Admitted / Rejected vide resolution No.....of the Managing Committee Meeting held on.....

.....  
Hony. President / Secretary



# VCC Co-Operative Urban Thrift and Credit Society Limited

Regd. Office : 145, DDA Flat, Lado Sarai, New Delhi-110030  
Ph. :011 29523034 Regd. No. : 10274

S. No. .... Date.....

Name of Member .....

Member Ship No. ....

Cash / Cheque No. .... date .....

drawn on .....Loan Bal. Rs.....

as details below:

Sl.No.	PARTICULARS	Amount	
		Rs.	P.
1.	Share Money		
2.	Admission Fee		
3.	Compulsory Deposit		
4.	Risk Fund		
5.	Member Welfare Fund		
6.	Optional Deposit		
7.	Loan Installation		
8.	Interest		
9.	Penal Interest		
10.	R.D. / Fixed Deposit		
11.	Interest		
12.	Others		
	Total		

Rupees (in words).....

Subject to realization of Cheque.

Treasurer /Secretary



# VCC Co-Operative Urban Thrift and Credit Society Limited

Regd. Office : 145, DDA Flat, Lado Sarai, New Delhi-110030  
Ph. :011 29523034 Regd. No. : 10274

S. No. .... Date.....

Name of Member .....

Member Ship No. ....

Cash / Cheque No. .... date .....

drawn on .....Loan Bal. Rs.....

as details below:

Sl.No.	PARTICULARS	Amount	
		Rs.	P.
1.	Share Money		
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6.	Optional Deposit		
7.	Loan Installation		
8.	Interest		
9.	Penal Interest		
10.	R.D. / Fixed Deposit		
11.	Interest		
12.	Others		
	Total		

Rupees (in words).....

Subject to realization of Cheque.

Treasurer /Secretary





Account No. -

Regd. No. : 10274



**VCC CO-OPERATIVE URBAN THRIFT & CREDIT SOCIETY LTD.**

Regd. Office : 145, DDA Flat,  
Lado Sarai, New Delhi-110030  
Ph. :011- 29523034

**PASS BOOK**

Name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

**Please Pay your Loan Instalments in time**

By Cheque ..... Up to 7th of each Month

By Cheque ..... Up to 10th of each Month

**WORKING HOURS**

Monday to Saturday : 11.00 a.m. to 07.00 p.m.  
Tuesday : Closed

**VCC CO-OPERATIVE URBAN THRIFT & CREDIT SOCIETY LTD.**

Regd. Office : 145, DDA Flat, Lado Sarai, New Delhi-110030



.....  
Members Signature

A/c No. : .....

Name .....

S/o/D/o/W/o .....

Residential Address .....

.....

.....  
Hony. Secy./Manager

**VCC CO-OPERATIVE URBAN THRIFT & CREDIT SOCIETY LTD.**

Regd. Office : , DDA Flat,  
Lado Sarai, New Delhi-110030

**EARN ATTRACTIVE RATE OF INTEREST ON YOUR DEPOSITS UNDER :**

1. FIXED DEPOSIT SCHEME
2. RE-INVESTMENT DEPOSIT SCHEME
3. TERM DEPOSIT SCHEME
4. MARRIAGE DEPOSIT SCHEME
5. RECURRING DEPOSIT SCHEME

Note : For detailed information please contact/telephone the notice of the Society during working hours.