

अ. जाति / अ. जनजाति / अन्य पिछड़ा वर्ग / अल्पसंख्यक / महिला / सामान्य, S.C. / S.T. / O.B.C. / Minority / Female / General
सदस्य संख्या / Membership No. _____ शाखा / Branch _____
हिस्सा खाता सं. / Share a/c No. _____ आवेदन दिनांक / Date of Application _____

सदस्यता व हिस्सा हेतु प्रार्थना पत्र Membership & Share Application Form

श्रीमान् अध्यक्ष महोदय / Chairman



अपक्स कस्टल एक्सप्रेस को-ऑपरेटिव (अर्बन) थ्रिफ्ट एण्ड क्रेडिट सोसाईटी

Apex Castle Express Co-op (Urban) Thrift and Credit Society

फोटो
अनिवार्य
Recent Photo
to be pasted

मैं / हम निम्न हस्ताक्षरकर्ता आपकी समिति का/के सदस्य बनने की प्रार्थना करता हूँ/ करते हैं। अतः सदस्यता शुल्क ₹ 1/- एवं प्रति अंश ₹ 10/- की दर से कुल ₹..... के..... अंशों के लिए आवेदन प्रस्तुत करता हूँ/करते हैं। यदि मेरे / हमारे आवेदन से कम अंश स्वीकृत होंगे तो भी मैं / हम स्वीकार करूंगा / करेंगे। मुझे / हमें समिति के वर्तमान नियम, उपनियम समय-समय पर किये गये परिवर्तन, संशोधन तथा सहकारी समिति अधिनियम मान्य होंगे। मैं / हम घोषणा करता हूँ / करते हैं कि मैं / हम किसी भी अन्य ऋणदात्री समिति का/के सदस्य नहीं हूँ/हैं। / We hereby apply for the membership of the society and tender a sum of _____ for ₹ 1/- as membership fee & ₹ _____ for _____ shares (₹ 10/- Per share) and under take to abide by the present rules, regulations, bye-laws of the society and changes, modifications and amendments made there to under the Co-operative Societies Act, from time to time. Even if lesser number of shares are allotted, then applied. I/We shall accept the same. I/We declare that I/we am/are not a member of any other credit society.

आवेदक का नाम / Name of the Applicant :

श्री/श्रीमती/सुश्री / Mr./Mrs./Miss _____
पिता/पति का नाम /
Father's / Husband's Name _____ उपजाति /
Surname _____

वर्तमान पता / Current Address _____
जिला /
Distt. _____ पिनकोड /
Pincode _____ राज्य
State _____

स्थायी पता / Permanent Address _____
जिला /
Distt. _____ पिनकोड /
Pincode _____ राज्य
State _____

व्यवसाय / Profession _____ आयु / Age _____ वर्ष / Years _____ लिंग / Gender _____

मैं/हम अपने द्वारा किये गये हिस्सों का/के नामिति श्री/श्रीमती _____ को घोषित करता हूँ/
करते है। तो मेरे/मेरी/हमारे/हमारी _____ (संबंध) है। इसकी आयु _____ वर्ष है।

नामिति अव्यस्क होने की अवस्था में सरक्षक का नाम _____

I/We declare Mr./Miss./Mrs. _____ as the nominee of the share (s)
purchased by me/us. He/She is my/our _____ (Relationship). His/Her age is _____ Years.

In Case the nominee is minor his/her Guardian's Name _____

नमूना हस्ताक्षर / Specimen Signature(s)

साक्षी / Witness:

हस्ताक्षर / Signature _____

नाम / Name _____

पिता/पति का नाम / Father's / Husband's Name _____

पता / Address _____

प्रार्थी के हस्ताक्षर / Applicant's Signature

केन्द्रीय कार्यालय उपयोग हेतु / For Use at Central Office :-

अपक्स कस्टल एक्सप्रेस को-ऑपरेटिव (अर्बन) थ्रिफ्ट एण्ड क्रेडिट सोसाईटी सदस्यता समिति द्वारा दिनांक..... को प्रस्ताव संख्या..... के द्वारा सदस्यता स्वीकृत कर दी गई है एवं..... शेयर ₹ 10/- प्रति शेयर की दर से आवंटित किये गये।

Apex Castle Express Co-op (Urban) Thrift and Credit Society vide its resolution no. _____ dated _____ accepted the membership and decided to allot _____ shares ₹ 10/- per share.

प्राधिकृत हस्ताक्षर / Authorised Signatory

सदस्य बनने के नियम एवं शर्तें :-

1. प्रार्थी देश के किसी भी प्रदेश या केन्द्रशासित प्रदेश (अण्डमान निकोबार, लक्षद्वीप एवं दादर एवं नागर हवेली के अलावा) का निवासी होना चाहिए।
2. अन्य किसी ऋणदात्री सहकारी समिति का सदस्य नहीं होना चाहिए।
3. प्रार्थी की आयु 18 वर्ष या उससे अधिक होनी चाहिए।
4. वह संविदा करने में सक्षम होना चाहिए।
5. वह किसी आपराधिक गतिविधियों में न्यायालय द्वारा दण्डित नहीं होना चाहिए।
6. यह समिति के किसी प्रतियोगी या प्रतिस्पर्धात्मक व्यवसाय में संलिप्त नहीं होना चाहिए।

नोट:-

1. प्रार्थी सदस्यता प्राप्त करने के १ वर्ष के पश्चात् कभी भी समिति के उपनियमों एवं सहकारी अधिनियमों के अन्तर्गत अपने द्वारा किये गये अंश हस्तान्तरित कर सकते हैं।

Terms & conditions for the Membership :-

1. He/She should be a resident of India. (Except Andaman and Nicobar Island, Dadra & Nagar Haveli and Lakshadweep)
2. The applicant should not be the member of any another Credit Co-operative Society.
3. The applicant must have completed 18 years of age.
4. He/She should be capable of entering into a valid contract
5. He/She should not have been punished for any criminal offence by the court of law.
6. His/Her business or profession should not be in conflict with the business/activities of the society.

Note:

1. The member can transfer his/her share (s) as per society bye laws and The Multistate Co-operative Societies Act after he/she has completed 1 year as member

हिस्सा राशि हस्तांतरण एवं लौटाने के नियम :-

(अ) सदस्य के आवेदन पर उनकी हिस्सा राशि तभी लौटाई जायेगी जबकि :-

1. सदस्यता प्राप्त किये हुए १ वर्ष की समयावधि पूर्ण कर ली गई हो।
2. सदस्य के नाम सदस्यता दायित्व रजिस्टर में किसी प्रकार का दायित्व (ऋण व गारण्टी) बकाया न हो।
3. उसका कोई भी जमा खाता समिति में नहीं होना चाहिए।

(ब) सदस्य के आवेदन पर उनकी हिस्सा राशि तभी हस्तान्तरित की जायेगी जबकि :-

1. हिस्सा हस्तान्तरण द्वारा सदस्यता समाप्त करने की स्थिति में प्रार्थी को सदस्यता प्राप्त किये कम से कम एक वर्ष की समयावधि पूर्ण हो चुकी हो।
2. हिस्सा क्रेता द्वारा ₹ 1/- समिति में हिस्सा हस्तांतरण शुल्क के रूप में जमा करवाना होगा।

Terms & conditions for Transfer of Share(s)/Refund of Share Money :-

(A) A member can request for refund for share money subject to following conditions.

1. He/She has completed 1 year as a member of the society
2. There should not be outstanding liabilities in his/her name as debtor/guarantor
3. There should be no deposits in his/her name, with the society.

(B) Share will be transferred in the name of other member subject to following conditions -

1. The Member attains the right to transfer Share Money only after he / she has completed 1 year as member of the society
2. The Member has to pay share transfer fee ₹ 1/-.

आवेदक के हस्ताक्षर /Applicant's Signature

APPLICATION FOR PERSONAL LOAN



Apex Castle Express Co-op (Urban) Thrift and Credit Society

Paste Recent
Passport Size
Colour Photo of

BORROWER

Paste Recent
Passport Size
Colour Photo of

CO-BORROWER

Paste Recent
Passport Size
Colour Photo of

GUARANTOR

S. No.

Date

Customer ID

Loan Type (tick if applicable) ☐ Pre Approved ☐ Clear ☐ Enhancement ☐ External Balance Transfer ☐ Loan A/C nos. :

Title First Name Middle Name Last Name

PAN Card No.

UID Aadhar No.

Passport / Voter ID / Driving Licence No.

Date of Birth (DD / MM / YY)

Gender

Status

☐ Male ☐ Female ☐ Third Gender ☐ Res ☐ NRI ☐ PIO ☐ OCI ☐ Foreign National

Nationality

Community

Category

☐ SC ☐ ST ☐ OBC ☐ General ☐ Others

Education

Marital Status

Dependents

☐ Matriculate ☐ Undergraduate ☐ Graduate ☐ Postgraduate ☐ Professional ☐ Others ☐ Married ☐ Single No. of Dependents

Father's Name : Title

First Name

Middle Name

Last Name

Mother's Name : Title

First Name

Middle Name

Last Name

Residence Address (Present Address)

City State Country

Nearest Landmark (Present Address) Mailing Address Pin

Phone Details (STD Code-Tel. Res.) Mobile Number

Email Address

No. of Months in the Current Residence Years Months No. of Months in the City Years Months

Residence Ownership ☐ Self Owned ☐ Parental ☐ Owned-Mortgage ☐ Co. Provided ☐ Paying Guest ☐ Rental ☐ Reative

Residence Address (Permanent Address)

City State Country

Nearest Landmark (Permanent Address) Mailing Address Pin

Phone Details (STD Code-Tel. Res.) Mobile Number

Employment Nature ☐ Salaried ☐ Self Employed Department Designation

A. ACKNOWLEDGMENT FOR RECEIPT OF APPLICATION FORM

Date

To,

A.C.E. Co-op (U) Thrift and Credit Society has received your application for a Personal Loan of Rs.

• A.C.E. Co-op (U) Thrift and Credit Society will convey its decision within 30 working days from the date of receipt of the application provided the application is complete in all respects and is submitted along with all the documents per 'check list' provided in the application for loan and/or any additional documents as may be required by the society for proper appraisal of the application. The computation of 30 days shall starts from the day on which all documents required for a proper appraisal of the application are provided by the Customer to Society.

For any queries / clarification, please contact landline number	
Sale manager	
DSA	
Sales Executive	
E-mail ID	

Name of Organization ☐ Govt./PSU ☐ Public Ltd. ☐ Pvt. Ltd. ☐ MNC ☐ Partnership ☐ Proprietorship ☐ Other

Office Address

City

State

Country

Nearest Landmark

Mailing Address

Pin

Phone Details (STD Code-Tel. Res.)

Mobile Number

B. PROPOSED LOAN DETAILS

Amount

Term(Months)

P. Fee : @.....%, ROI : @.....%, Repayment Mode ☐ PDC ☐ ECS ☐ SI

C. FINANCIAL DETAILS

Bank Account Details	Account I	Account II	Loan Details	Loan I	Loan II	Loan III	Loan IV
Bank Name			Bank Name				
A/C Number			Loan Amount				
Type of Account			Type of Loan				
			EMI				

D. CO-BORROWER/GUARANTOR DETAILS (ONE REFERENCE HAS TO BE A NON-RELATIVE/NON-COLLEAGUE)

	Reference I	Reference II		
Name				
Relationship with Applicant/Co-Applicant				
Address				
Pin	City	Pin	City	
Mailing Address	State	Country	State	Country
Mobile No./Telephone				
E-mail Address				

E. CUSTOMER DECLARATION

I/We declare that the particulars and information given in the application form are true, correct, complete and up to date in all respects and I/we have not withheld any information. I/We confirm that I/We have no insolvency proceeding indicated against me/us nor have I/We ever been adjudicated insolvent. I/We have read the application form and am/are aware of all terms and conditions of availing finance. I authorize to make reference and inquiries relating to information in the application which the considers necessary. I/We authorize to exchange, part/share with all information relating to my/our loan details and repayment history to other banks/financial institutions etc. as may be required and shall not hold the bank liable for use of this information. I/Weundertabke to inform the regarding change in my residence/employment and to provide any further information that the may require. I/We agree that my/our loan shall be governed by the rules of the which may be in force from time to time. I/We understand that the has the right to reject my/our application without providing any reason thereof. The borrower(s)/guarantor(s) agree(s) to have given his/their express consent to the Bank to disclose all information and data furnished by them to Credit information Bureau India Limited (CIBIL) or any other credit bureau permitted to operate in India. The borrower(s)/guarantor(s) further agree(s) that they shall execute such additional documents as may be necessary for the purpose.

Co-Borrowwer Signature

Applicant Signature

F. PURPOSE OF LOAN

☐ Education

☐ Home Repair

☐ Marriage

☐ Travel

☐ Consumer Durables

☐ Medical

☐ Others_____

G. SOURCING DETAILS (For Official use only)

ASC Name:

Channel : ☐ DSA ☐ ASL ☐ Cross Sales ☐ Direct ☐ CSG Activity ☐ Digital

Source Code ☐ SMS ☐ Emailer ☐ Mobile ☐ Internet Banking ☐ Website

(For Digital only): ☐ ATM ☐ Aggregator ☐ Outbound Calling☐ Corporate Banner ☐ Inbound Customer Service

Referrer Branch Name : Referrer Branch Sol ID :

CRM ID ASM Employee Nos.:

Relationship Manager : Employee ID :

IN PERSON VERIFICATION CARRIED OUT BY

Documents Received: ☐ Self-Certified ☐ True Copies ☐ Notary Identity Verification Done : ☐

TL/DSA Name : TL/DSA Code :

DME Name : DME Code :

Signature of Sourcing Agent

DETAILS OF CHARGES

Processing Fee Charges	_____ % of the loan amount + Service Tax (As application)	Duplicate Amortization schedule issuance charges	Rs. 250/- + Service Tax(As applicable) per instance
Rate of Interest	@ _____ % per annum	Duplicate Interest Certificate (Provisional/Actual) issuance charges	Rs. 250/- + Service Tax(As applicable) per instance
Default Interest Rate	@ 24% per annum, 2% per month	Charges on customer initiated requests for copies of documents	Rs. 250/- + Service Tax (As applicable) per document set
Instruction/Instrument Return charges	Rs. 500/- + Service Tax(As applicable) per instance	CIBIL Report Issuance Charges	Rs. 50/- + Service Tax (As applicable) per document set
Cheque/Instrument Swap charges	Rs. 500/- + Service Tax(As applicable) per instance	Pre / Part payment charges	Rs. _____
Duplicate Statement issuance charges	Rs. 250/- + Service Tax (As applicable) per instance	Stamp Duty Charges	As per State Stamp Act.

DOCUMENTATION #

- Application form • KYC documents (Proof of identity, Proof of Address) • Income Documents (Latest 2 Salary Slips)
 - Bank Statement (Last 3 months bank statement) •For ECS/SI Repayment mode - 3 Security PDCS to be provided
 - For PDC Repayment mode - PDCs equivalent to the tenure of loan to be provided • For ECS Repayment mode - one cancelled cheque to be provided
- society may request for additional documents other than those requested above in connection with the applicant.

Authorized Official

BOND

I.....a member of the above named Society have this..... day of..... 201 RECEIVED subject to the bye-laws of the society, a LOAN of Rupees..... (in words) RUPEES.....) only bearing interest at the rate of..... per cent per annum which I hereby undertake to repay in full bymonthly instalments, commencing from the next month of Year 201 with interest due thereon, each instalment being payable on or before theof 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. In case of default, I further undertake to pay Penal interest atper cent (%) per annum on all over due instalments from the date of default.

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

I further agree that the loan will be expended for..... within one month from the date of advancement 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 provision of Section 52 the Delhi Co-operative Societies Act. 2003. I authorise..... (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 secretary / Manager of 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 from any cause what 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 leave salary 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 sum direct to the said society in satisfaction of this loan.

full sum of Rs.(in words) Rupeesonly)
in cash/cheque No.Drawn on.....(Bank).

Delhi/New Delhi

Dated.....

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

Account No.

Office/Residence.....
.....

Signature of Witnesses

1.

Address

.....

2.

Address

.....

Wehereby
undertake to be jointly and severally liable to the above mentioned society for the due
repayment of this loan with interest in accordance with the above conditions and the bye-
laws of the Society. 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 said Smt./Sh./.....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.

SURETIES

1.

Signature in full date

Account No.

Office/Residence.....
.....

2.

Signature in full date

Account No.

Office/Residence.....
.....

3.

Signature in full date

Account No.

Office/Residence.....
.....

Signature of Witnesses

1.

Address

.....

2.

Address

.....