



THE N.A.D. CIVIL EMPLOYEES CO-OPERATIVE SOCIETY LTD., NO. B-1152

Visakhapatnam - 530 009.

ESTD 1956

EMERGENCY LOAN DOCUMENT

1. Name of the Borrower : Unit :

S/o. W/o. GL. No. C. No. T.No.

Section Pan No. Immovable properties

Basic Pay + DA: Rs. Design : Phone No.

Date of Birth : Date of Retirement :

Amount of Loan required : Purpose :

Bank Name : A/C No. IFSC No.

2. Name of the Surety I : Unit :

S/o. W/o. GL. No. C.No. T.No.

Basic Pay + DA: Rs. Design : Phone No.

Date of Birth : Date of Retirement :

3. Name of the Surety II: Unit :

S/o. W/o. GL. No. C.No. T.No.

Basic Pay + DA: Rs. Design : Phone No.

Date of Birth : Date of Retirement :

1. We hereby authorised the pay disbursing officer to recover the loan from our salary every month and in case the amount cannot be paid from our salary. We authorised the pay disbursing officer to demand and take payment from my provident fund, gratuity, DCRB fund or any other payment or deposits standing to our credit in the establishment in which we are serving. And we also authorise the pay disbursing officer to recover the total dues from my G.P.F., Gratuity, DCRB or any other terminal benefits standing in our account in the establishment in the event of our retirement, Superannuation or expiry.

2. Certified that we are not members in any other Co-operative Bank or Credit Society.

Signature of the Borrower	Signature of the Surety-I	Signature of the Surety-II
<input type="text"/>	<input type="text"/>	<input type="text"/>

Name : Name : Name :

OFFICE NOTE	
Visakhapatnam	Sanction Loan Amount <input type="text"/>
Date :	Loan Outstanding Amount <input type="text"/>
Loan No. <input type="text"/>	Net Payable Amount <input type="text"/>
Previous Loan Amount <input type="text"/>	

APPROVED

Clerk Recommended by Manager Director Secretary / Treasurer

SURETY BOND FORM

L. No.

Surety bond jointly executed on _____ by :

BORROWER _____ GL. No. _____ Son of _____

Designation _____ residing at Dr. No. _____ AREA _____

Town _____ DIST. _____ PIN _____

SURETY (I) _____ GL. No. _____ Son of _____

Designation _____ residing at Dr. No. _____ AREA _____

Town _____ DIST. _____ PIN _____

SURETY (II) _____ GL. No. _____ Son of _____

Designation _____ residing at Dr. No. _____ AREA _____

Town _____ DIST. _____ PIN _____

In favour of the Secretary, **The N.A.D. Civil Employees Co-operative Society Ltd., Regd. No. B. 1152**
Visakhapatnam-09.

2) One of us namely _____ has received from the said Society a loan
of ₹ _____ Rupees _____

for the purpose of _____ We promise to repay this amount

with interest at _____ percent per annum in _____ monthly instalments at not less than

₹ _____ per mensem, should we fail to pay any instalments of loan or interest we bind

ourselves to pay interest at _____ per mensem from the date of default to the date of

payment, we further agree that for default of payment of instalment, the Society may fore close the loan account
and proceed to recover the amount with interest at _____ per annum at the total amount of principal

and interest due from the date closing the loan account to the date of the recovery of the amount either from all
of us or any of us or from properties belonging to us or from the terminal benefits viz. provident fund, Gratuity
DCRB fund or any other payments Payable by our employer to us/to our legal heirs/nominees or from deposits
held by us in the society. Further we here by authorise the Secretary of **The N.A.D. Civil Employees
Co-operative Society Ltd., No. B. 1152** Visakhapatnam to demand and take payment of the monthly
instalments due by us and our liability to the extent of our standing Surety /Sureties from the pay disbursing office
of the office in which we are employee whom we authorised to deduct such instalments from our salaries
every month.

3) We agree to abide by the bye-laws of the Society now in force and those that may be enacted from time to time.

And as surites we are aware that as per the byelaws we are liable for the total amount of loan availed by
the borrower.

1. Name of the Borrower : _____ Signature : _____

GL. No. _____ C. No. _____ T.No. _____ Pay Group _____

2. Name of the Surety - I : _____ Signature : _____

GL. No. _____ C. No. _____ T.No. _____ Pay Group _____

3. Name of the Surety - II : _____ Signature : _____

GL. No. _____ C. No. _____ T.No. _____ Pay Group _____

WITNESS

1. Name : _____ Signature : _____ Unit : _____

GL. No. _____ C. No. _____ T.No. _____ Pay Group _____

2. Name : _____ Signature : _____ Unit : _____

GL. No. _____ C. No. _____ T.No. _____ Pay Group _____



DEMAND PROMISSORY NOTE

Rs. _____

Place : Visakhapatnam

Date : _____

ON DEMAND : _____

Resident of _____

Promise to pay to **THE N.A.D. Civil Employees Co-Operative Society Ltd.,**
No. B -1152 Visakhapatnam -530009 or order the sum of Rs. _____

(Rupees _____

_____ only) with

Interest thereon from this date until payment in full at the rate of _____ % per annum in
consideration for the received Loan amount by / Cheque / Demand Draft Nos. _____
on _____

Dated _____ this _____ day of _____

Witness :

1.

2.

Writing

Revenue
Stamp



FORMS OF AGREEMENT REFERRED TO IN BYE-LAWS OF THE SOCIETY

AGREEMENT WITH SOCIETY

To
The Secretary,
The N.A.D. Civil Employees Co-Operative Society Ltd.,
No. B-1152, Visakhapatnam.

_____ agree to the instalments of loan or loans, thrift deposits and other sums that may at any time and from time to time become due and payable by me as Principal borrower / Surety to the Society being recovered by the Society from my monthly salary through the officer for the time being disbursing such salary. I herewith furnish and agreement authorising such officer to effect such recoveries from my salary as and when necessary.

Date :

Signature

Agreement with the pay Disbursing Officer

From

Shri _____
(Member of The N.A.D. Civil Employees Co-operative Society Ltd., (No. B -1152)

To
The Pay Disbursing Officer _____ (Estt)

I, _____ have applied for a loan from **The N.A.D. Civil Employees Co-operative Society Ltd., (No,B-1152)** Visakhapatnam and hereby authorise you for the time being my pay disbursing officer, and any other pay disbursing officer under whom I may happen to serve in future to recover from and out to my monthly salary and pay sum or sums to the said Society in payment of all or any instalments of loan or loans, thrift deposits. sums due to the Society by members for whom I have stood surety and all other sums that may from time to time and at any time become due and payable by me to the said society towards the instalment or instalments of share capital, thrift deposits, loan or loans or other sums that may be due and payable by me / or by me in the capacity of surety to the society. I agree to accept as sufficient evidence of my liability a demand from an Officer of the society Certified by him to correct. I agree that you and my future pay disbursing officers may make recoveries from my salary in the manner above mentioned so long as I continue to be a member of the Society. I shall not at any time ask for the Suspension of the recovery.

If I am transferred out of the station / district. I request and authorised yourself and the society to communicate to my new pay disbursing officer a copy of this agreement and request and authorise him to make recoveries according to the demand list sent to him by the society or by yourself.

Signature _____

Visakhapatnam

Name _____

Date.....

Design _____ Dept _____

VOUCHER

Date :

Voucher No.

Received from the Secretary N.A.D. Civil Employee's Co-operative Society Ltd., Regd. No. B-1152, Visakhapatnam-9 the sum of ₹ _____ (Rupees _____)

towards _____

Signature :

Name :

Designation :

GL. No. :

Dept. :

T.No. :

C.No. :

Unit :

Clerk/Manager

Secretary / Treasurer



UNDERTAKING OF THE SPOUSE / LEGAL HEIR OF THE MEMBER

I _____ age _____ Wife/Husband/
Father / Mother / Son / Daughter of Shri / Smt. _____ GL.No. _____
working as _____ Design _____ C. No / T.No. _____
Unit _____ am aware of the loan availed by my husband / wife / son / daughter / from the
N.A.D. Civil Employees Co-Operative Society Ltd., Regd. No. B-1152. Visakhapatnam. And I confirm
that the above loan availed is for the Purpose of _____ Further I agree to repay
the amount due to the society in the event of Retirement, Superannuation or Expiry of my husband / wife/
son. And I also authorized the Employer of my husband / wife / son / daughter to recover the dues
Outstanding to the society from the any Other Terminal Benefits payable to my husband wife / son /
daughter / And I also undertake that I will not raise any dispute before any Forum or Court of Law for the
recovery made by the employer or the Society.

Visakhapatnam Thumb Impression (or) Signature of the Spouse / Legal Heir
Dt.

CONSENT LETTER FROM THE PAY DRAWING OFFICER

This is to certify that Sri / Smt _____ T. No. _____
C. No. _____ Depart : _____ Designation _____ Unit _____

is a bonafide employees of this establishment.

I here by undertake to affect the recovery of loan Instalments of above member of **The N.A.D. Civil Employees Co-operative Society Ltd., No. B-1152** from Salary / Wages every month at source on receipt of demand list from the said Society Subject to conditions of payment of minimum Salary / Wages in terms of payment of Wages Act 1936, Post deduction of Court attachment, if any, and pass on such recoveries to the Society / Financing Bank.

The individual's repaying capacity has not been checked and the same may be assessed by the Society.

Visakhapatnam
Dt.

Pay Drawing Officer
(Seal)

