



Kalash Co-Operative Thrift and Credit Society Limited

(Regd. No. 10330-SW-TC)

Flat No.239, 2nd Floor, DDA-SFS Flats, Sector-5, Pkt- 1, Dwarka, New Delhi-75

Mob.9810856759, 9911884596 web: kalashtcs.com Email: kalashtcs@gmail.com

(KTCS LA Form #4)

LOAN APPLICATION FORM

1. Name (Mr./Mrs./Ms.) (in block letters): _____

2. Kalash TCS Membership No:- _____ 3. Registered Mobile No: +91-

4. Father's/Husband's Name: _____

5. Current Address: _____

6. Permanent (Native Place) Address: _____

7. Date of Birth / Age: _____

8. Occupation: _____ 9. Total Monthly income: (₹.) _____

10. Office/Business Address: _____

11. PAN No.: _____

12. Bank A/c No.: _____

Bank Name & Branch Address: _____

13. Loan Amount Applied (₹.): _____

14. Purpose of Loan: _____

15. Number of Instalments: _____

16. Outstanding Liability:-

As Principal Borrower (₹.): _____ As Surety (₹.): _____

Number of members for whom the applicant is a guarantor/surety : _____

17. Any outstanding loans from other financial institutions ? : (₹.) _____



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DETAILS OF SURETIES (GUARANTORS)

Surety 1:

Name: _____ Membership No.: _____

Address: _____

Occupation: _____ Annual Income: ₹ _____

Number of members for whom the Surety is a guarantor/surety : _____

Total loan amount guaranteed: ₹ _____

Mobile No.: _____ Email ID: _____

Signature: _____

Surety 2:

Name: _____ Membership No.: _____

Address: _____

Occupation: _____ Annual Income: ₹ _____

Number of members for whom the Surety is a guarantor/surety : _____

Total loan amount guaranteed: ₹ _____

Mobile No.: _____ Email ID: _____

Signature: _____



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UNDERTAKING BY SURETIES (GUARANTORS)

We, the undersigned sureties/guarantors (details as per KYC documents and loan application form), hereby jointly and severally undertake to stand as guarantors for **Mr./Ms./Mrs.** _____, a member of **Kalash Cooperative Thrift and Credit Society Limited**.

We hereby agree and confirm that we shall be jointly and severally liable for repayment of the loan and all dues payable by the said member to the Society.

In the event of any default, lapse, or fraud by the said member, we undertake to indemnify and keep the Society indemnified against all losses, damages, costs, and expenses incurred.

We further agree that our liability as sureties shall continue until the loan, along with all applicable interest, charges, and dues, is fully repaid to the satisfaction of the Society.

We also undertake that we shall not withdraw our surety/guarantee or cease to be members of the Society, without prior written consent of the Society, until full and final repayment of the said loan.

Surety 1 Signature: _____

Name: _____

Surety 2 Signature: _____

Name: _____

Date: _____

Place: _____



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MEMBER'S UNDERTAKING

I, **Mr./Ms./Mrs.** _____,
S/o/W/o **Mr./Mrs.** _____, hereby declare that the
information and particulars provided by me in the application form and related documents
are true and correct to the best of my knowledge and belief.

I further undertake that I shall abide by the rules, regulations, and by-laws, as well as any
decisions made by **Kalash Cooperative Thrift and Credit Society Limited**, from time to
time.

I also agree to be bound by all terms and conditions applicable to the membership and loan,
as prescribed by the Society.

Member's Signature: _____

Name: _____

Date: _____ Place: _____

DOCUMENTS REQUIRED

The following documents must be attached with the loan application form as proof of
identity and residence:

1. Self-attested copies of:
 - Updated Aadhaar Card (The Aadhaar card **should be updated** within the
last six months.)
 - PAN Card
2. Two passport-size photographs
3. Income Proof and Others (As per the Annexure #2)



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FOR OFFICE USE ONLY

(To be filled by the General Secretary/Treasurer)

1. Date of Admission: _____
2. Application Type (1st/2nd): _____
3. Share Money (₹): _____
4. Compulsory Deposit (₹): _____
5. Outstanding Loan Adjusted (₹): _____
6. Net Amount Available (₹): _____
7. Sureties Verified (Yes/No): _____
8. Loan Applied (₹): _____
9. Loan Sanctioned (₹): _____

Date: _____ Signature of Secretary/Treasurer : _____

DECISION OF EXECUTIVE COMMITTEE

Amount Sanctioned (₹.): _____ (₹ _____)

Treasurer

Secretary

President



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(KTCS LA Form #4)

LOAN DISBURSEMENT RECEIPT

Received with thanks from **Kalash Cooperative Thrift and Credit Society Limited**,

Cheque No.: _____ Dated: _____

Bank Name: _____

Amount (₹): _____ (Rupees _____ only)

I, **Mr./Ms./Mrs.** _____ (Borrower), hereby
acknowledge receipt of the above-mentioned loan amount from the Society.

Borrower Signature: _____

Name: _____

Date: _____

Place: _____

Month-wise Loan Repayment Schedule of Kalash TCS (w.e.f. 1st April 2025)

(KTCS LC Annexure # 3)

Loan Slabs	Loan Amount (Rs.)	Eligibility Period (Minimum)	Loan Tenure Options (Months)	Loan Period (in Monthts)	Monthly EMI (Rs.)	Loan Period (Monthts)	Monthly EMI (Rs.)	Loan Period (in Monthts)	Monthly EMI (Rs.)	Loan Period (in Monthts)	Monthly EMI (Rs.)
1	50000	6 Months	From 12 to 24	12	4349	24	2261	NA	NA	NA	NA
2	100000	12 Months	From 24 to 36	24	4523	36	3134	NA	NA	NA	NA
3	150000	18 Months	From 36 to 48	36	4700	48	3662	NA	NA	NA	NA
4	200000	24 Months	From 36 to 48	36	6267	48	4883	NA	NA	NA	NA
5	250000	30 Months	From 36 to 60	36	7834	48	6103	60	5069	NA	NA
6	300000	36 Months	From 36 to 60	36	9401	48	7324	60	6083	NA	NA
7	350000	42 Months	From 48 to 72	48	8545	60	7097	72	6137	NA	NA
8	400000	48 Months	From 48 to 84	48	9765	60	8111	72	7013	84	6234

Important Points:

1. Borrower has to select any payment term as mentioned in the chart.
2. Loan tenure will be fixed at the time of taking the loan and cannot be changed.
3. Pre-closing terms & conditions will be applicable.
4. EMI schedule is indicative and subject to timely payments.
5. Interest rate will be charged at **8% p.a. on a floating/reducing balance basis.**

Loan Amount : Rs.	
Loan Tenure : (Months)	
Monthly EMI : Rs.	
Signature of the Member	
Date :	

Kalash Co Operative Thrift and Credit Society Ltd			
Loan Documents Check List (Office Use Only)			
(KTCS LA Annexure #1)			
Member's Name: Mr/Ms/Mrs		Mobile # +91	
S.No.	Document / Requirement	Attached	Remarks
1	Duly filled & Signed Loan Application Form		
2	Self-attested copy of Aadhaar Card (Updated)		
3	Self-attested copy of PAN Card		
4	₹100 Stamp Paper executed between: First Party: Kalash Co-operative Thrift & Credit Society Ltd., Second Party: Borrower/Member		
5	Notarized stamp paper & surety bond/application (if applicable)		
6	Income Proof: Last 3 months' salary slips, Last 6 months' bank statements, Last 3 years' ITR/Form 16 if Loan Amount is 2 Lakhs and above.		
7	Four account payee cheques (no dates written)		
8	Application signed by two witnesses with mobile numbers		
9	Application signed by two guarantors with mobile numbers		
10	Self-attested Aadhaar copy, a passport size photo and Income proof if Loan Amount is 2 Lakhs and above of Guarantor 1		
11	Self-attested Aadhaar copy, a passport size photo and Income proof if Loan Amount is 2 Lakhs and aboveof Guarantor 2		
12	Both guarantors are members of the Society		
13	(Alternative) One guarantor is a Government employee with ID proof		
14	Guarantors are not immediate family members of the borrower		
15	Applicant holds shares equal to minimum 10% of loan amount		
16	Processing Fee Rs. 500/- One time Non Refendable		
17	Other (If any)		
Note :-			
Date :-		Checked By:	

SURETY BOND

I, _____ Son/Daughter/Wife of _____,
_____ Membership No. _____, a member of the above-named
Society, hereby acknowledge that I have on this ____ day of ____ 20__ received, subject to
the bye-laws of the Society, a loan of Rs. _____ (Rupees _____ only).

I agree to repay the said loan along with interest at the rate of __% per annum in __
monthly instalments commencing from the next month, i.e., from ____ 20__. Each
instalment shall be payable on or before the ____ day of every month.

In case of failure to pay any instalment of the principal and/or interest on the due date, the
entire outstanding loan along with interest shall become immediately due and payable. I
further agree to pay additional/penal interest at such rate as may be prescribed by the
Society from time to time on all overdue amounts from the date of default.

I also agree to furnish two sureties for this loan and to provide additional or substitute
sureties, if required by the Executive Committee of the Society.

I further undertake that the loan shall be utilized for the purpose _____
within one month from the date of disbursement. In case of non-utilization for the stated
purpose, I shall repay the loan along with applicable interest/penal charges as per the bye-
laws of the Society.

PREPAYMENT / FORECLOSURE: I further agree that in case I choose to prepay or foreclose
the loan, either partly or in full, before completion of one year from the date of
disbursement, I shall be liable to pay such prepayment/foreclosure charges as prescribed
by the Society from time to time. Any part payment shall be subject to Society rules and
applicable charges.

OTHER CHARGES: I agree that any processing fees, administrative charges, or other
applicable charges as decided by the Society from time to time shall be payable by me.

Under the provisions of Section 52 of the Delhi Cooperative Societies Act, 2003, I hereby
authorize _____ (my employer/banker) to deduct and remit the
outstanding loan amount along with interest directly to the Society from my
salary/dues/bank account as and when required.

I further authorize my employer/banker(s), in the event of my death or any other
circumstance before full repayment of the loan, to recover the outstanding dues from any
amount payable to me or standing to my credit, including my estate, and remit the same to
the Society.

Under the above conditions, I execute this bond after having duly received the full sum of Rs. _____ (Rupees _____ only) by NEFT/ cheque No. _____ dated _____ drawn on _____ bank.

JURISDICTION: All disputes arising out of this agreement shall be subject to the jurisdiction of courts/authorities at Delhi only.

Place: _____ Date: _____

Membership No.: _____ Contact No.:+91-_____

Name of Borrower _____ Signature of Borrower: _____

Witness No.1: Name _____ Signature: _____

Witness Address : _____
_____ Contact No.:+91-_____

Witness No.2: Name _____ Signature _____

Witness Address _____
_____ Contact No.:+91-_____

SURETIES

We,

(1) _____ Son/Daughter/Wife of _____

(2) _____ Son/Daughter/Wife of _____

hereby jointly and severally undertake to be liable to the above-mentioned Society for the due repayment of the said loan along with interest and all applicable charges, in accordance with the terms and conditions of this bond and the bye-laws of the Society.

We further agree that our liability as sureties shall not be affected, reduced, or discharged by any extension of time, concession, or modification granted to the borrower by the Society. Our liability shall continue until full repayment of the loan along with all charges.

Surety 1 Details:

Name: _____ Membership No.: _____

Address: _____

Signature (Surety 1): _____ Mobile No.+91- _____

Surety 2 Details:

Name: _____ Membership No.: _____

Address: _____

Signature (Surety 2): _____ Mobile No.+91- _____

Witness No.1: Name _____ Signature: _____

Witness Address _____
_____ Contact No.:+91- _____

Witness No.2: Name _____ Signature: _____

Witness Address _____
_____ Contact No.:+91- _____