



N. S. S. O Employees' Co-operative Credit Society Ltd.

Regd. Under Multi-State Co-operative Societies Act 1984 (Regd. No. CR-8)

Mahalanobis Bhavan

164, Gopal Lal Thakur Road , Kolkata – 700 108.

Direct no :2578-8930/2251

E-mail address: nsssoempcop@rediffmail.com

PURPOSES FOR WHICH SPECIAL LOAN WILL BE OFFERED:-

- 1) Education Loan
- 2) Marriage Loan
- 3) Loan for Margin Money for House Building/Extension or Renovation of Ancestral House /Purchasing of Flat, Land & Ready-made House.
- 4) Balance Transfer of Loan taken from other authorized financial Institution.
- 5) Loan for Purchasing Computer.
- 6) Loan for Margin money purchasing for both Two-Wheeler and Four-Wheeler vehicles(Automobile Loan).
- 7) Loan to meet the obligatory expenses (*viz* for Marriage of Non-dependent family member, Funeral ceremony of parents, Upanayan, Annaprasan *etc.*)
- 8) Loan to meet Medical Expenses not covered by MWF.
- 9) Loan to meet Un-avoidable expenses not covered by item 1 to 8 mentioned here.

➤ **IN NO CASE NON-MEMBER OF MWF WILL BE ALLOWED TO GET SPECIAL LOAN. THIS SHOULD BE STRICTLY ADHERED TO.**

- ❑ **RATE OF INTEREST FOR SPECIAL LOAN IS 9.6% Per Annum**
- ❑ **NO DEDUCTION OF GURANTEE FUND FOR SPECIAL LOAN.**

- **Maximum amount of Special Loan is Rs.150000/-.**
- **Quantum of Loan \leq Rs.50000/-, maximum no. Of monthly installment are 50 (Fifty).**
- **For, Rs.50000<Quantum of loan \leq Rs.100000, maximum no. Of monthly installment are 100 (one hundred).**
- **For, Rs 100000<Quantum of loan \leq Rs.150000/-, maximum no. Of monthly installment are 120 (one hundred twenty).**
- **Loan Related to Share: - Total Loan amount inclusive of all loans other than Medical Loan from MWF , 40 (Forty) Times of sharevalue.**
- **In case of Loan repayment, No. Of Monthly installment will not exceed rest of service period.**
- **In no case, total loan (ST+LT+SL) sanctioned to a member will exceed Rs.300000/-, except Medical Loan.**
 - **Completion of 7 years of Membership.**
 - **Loan will be sanctioned on the basis of total deposit in the Society (i.e.TF+GF) or Co-lateral securities assigned in favour of the society.**

On the basis of total deposit of (TF+GF). Special loan will be given in following formula:

- i) **Special loan will be sanctioned if (TF+GF) \geq Rs.30000/-**
- ii) **Loan amount will be THRICE of total deposit of (TF+GF) exceeding Rs.25000/-.**
Subject to max.Rs.150000/-.
Formula: $Y = [(X-25000)*3]$

Y denotes total amount of special loan.

X denotes total amount of (TF+GF) deposited.

Note: 1) Amount of special loan will be sanctioned at lower multiple of thousand of eligible loan amount.

Note: 2) Amount Deposited in Medical Welfare Fund will not be counted in case of determining amount of Special loan.

Note: 3) Special loan will not be sanctioned in case of (TF+GF)deposit amounting to Rs. \geq 25000 & $<$ Rs.30000/-

In case of assigned NSC & Fixed Bank Deposit, total amount of loan sanctioned will be twice of face-value. In case of assigning LIC certificates, it will be twice of paid-up value.

- Members have to submit/furnish following documents / information with application form.
- i) Proof of net salary received for last six months.
 - ii) Rest service period
 - iii) No. of Accumulated Earned leave.
 - iv) Employee Code Number, *if any*.
 - v) Whether his/her deduction to the society for previous loan (if any) is regular.
 - vi) Repayment capacity. It is advisable to be ensured that after all kinds of deduction whether the net Take -Home salary of member is 1/3rd of the gross salary.
 - vii) Copy of Letter of Authority. (2 copies).
 - viii) Whether spouse is in service/self employed.
 - ix) Particulars of loan-track record already taken from other financial institution.
 - x) Form for intimation or seeking previous sanction under Rule 18(3) for transaction in respect of movable property and both Rule 18(3) & APPENDIX-IV FORM for transaction in respect of item (3) i.e. House Building/Extension or Renovation of Ancestral House /Purchasing of Flat, Land & Ready-made House.
 - xi) Agreement on Non-Judicial stamp paper mentioning responsibility of repaying loan. The Non-Judicial Stamp paper must be purchased in the name of BORROWER at own cost.
 - xii) Documents to authenticate the purpose.

The Decision of the MC/EC will be final for sanctioning the special loan in all respect. Reason for rejection of application if any, may be intimated to the concerned member.

All Disputes will be under Kolkata Jurisdiction. (As per Bye-laws)

Deposit – Linked Sanction of special loan.

Amount of (TF+GF) Deposited	Special Loan to be offered.
Up to Rs.29999/-	NIL(Only ST & LT will be offered as per deposit) Loan may be sanctioned on the basis of Co-lateral deposited.
>=Rs.30000/-	Rs.15000/-[(30000-25000)*3]
>=Rs.31000/-	Rs.18000/-[(31000-25000)*3]
>=Rs.32000/-	Rs.21000/-[(32000-25000)*3]
>=Rs.33000/-	Rs.24000/-[(33000-25000)*3]
>=Rs.35000/-	Rs.30000/-[(35000-25000)*3]
<=Rs.40000/-	Rs.45000/-[(40000-25000)*3]
>=Rs.42000/-	Rs.51000/-[(42000-25000)*3]
>=Rs.45000/-	Rs.60000/-[(45000-25000)*3]
>=Rs.50000/-	Rs.75000/-[(50000-25000)*3]
>=Rs.75000/-& ABOVE	Rs.150000/-[(75000-25000)*3]

- Minimum amount of special loan sanctioned should not be less than Rs.10000/-
- Amount of special loan will be sanctioned at lower multiple of thousand of eligible loan amount.

MAXIMUM AMOUNT OF SPECIAL LOAN WILL BE RS 1,50,000/-
Cost of the form & Processing charges is Rs 10/- (Rupees ten only)



NSSO Employees Co-operative Credit Society Ltd.
 (Registered under the Multi-state Co-operative Societies Act,2002 (Reg No:- CR-8)
 'Mahalanobis Bhavan' 164, Gopal Lal Thakur Road Kolkata-700108
 Ph : 033-2578/8930-2251 e-mail : nssompcop@rediffmail.com

Form No :

Affix passport
size photo of the
applicant

To

The Secretary
NSSO Employees Co-operative Credit Society Ltd.,
'Mahalanobis Bhavan' ,164, Gopal Lal Thakur Road ,Kolkata-700108

Dear Sir/Madam,

With due respect I am applying for a special loan of Rs (Rupees)
 only subject to the bye-laws of the society to be repaid inmonthly installments Rs
(Rupees.....). The purpose of taking this loan is

I agree to abide by all other terms and conditions as per society's rules and regulations to be framed from time to time.

Hope you will grant my loan and do the needful.

Thanking you,

Yours faithfully

(Signature of the applicant in full)

Following are given my particulars:-

01. Name in full (In Block letters)	
02. Father's Name	
03. Name of the employer and office address	
04. Residential Address (Permanent):	Residential Address (Present):
05. Phone No :- (Landline & Mobile)	L:- M:-
06. Applicant's Registration No & Date of Membership	
07. Designation	Employee Code
08. Pay Band & Grade Pay	
09. Gross Salary	
10. Net Salary (Take Home)	
11. Family Size	
12. Name of the Nominee & Relationship with the applicant	
13. Number of Dependents	
14. Date of Appointment	
15. Date of Retirement	
16. Date of Birth	
17. Present Liabilities outside the Society as on date	
a) PF Loan	
b) Loan from Other Financial Institution (if any)	
18 PF Contribution (p.m)	
19. Annual Income	
20. Annual Expenditure (Including Principal and interest on prior debts if any)	
21. Annual Surplus (available for the repayment of Loan)	
22. Whether spouse is in service/self employed	

I have gone through the terms and conditions of the rules relating to the loan and agree to abide by them. I solemnly declare that the information as given above are true to the best of my knowledge.

Date:

(Signature of the applicant in full)

CORE BANKING ACCOUNT NO : (IF ANY)

UNION BANK OF INDIA **STATE BANK OF INDIA**

Put tick mark in appropriate box

To be filled in by Sureties

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

		Surety No-1	Surety No-2
Name in full (in Block Letters)			
Father/ Husband's Name			
Residential Address (Present)			
Phone No : -(Landline & Mobile)			
Registration No			
Designation & Employee Code			
Pay Band & Grade Pay			
Posting Place (Centre)			
Date of Retirement			
Date of Membership			
Name of Employer			
Deposits with the society	TF		
	GF		
	MWF		
Paid up Value of Shares held			
Present Liability to the Society	SL		
	GL		
	ML		
	HBA		
	SPL		
Amount overdue (if any)			
Date from which overdue			
Signature in full with Date			
		Surety No-3	Surety No-4
Name in full (in Block Letters)			
Father/ Husband's Name			
Residential Address (Present)			
Phone No : -(Landline & Mobile)			
Registration No			
Designation & Employee Code			
Pay Band & Grade Pay			
Posting Place (Centre)			
Date of Retirement			
Date of Membership			
Name of Employer			
Deposits with the society	TF		
	GF		
	MWF		
Paid up Value of Shares held			
Present Liability to the Society	SL		
	GL		
	ML		
	HBA		
	SPL		
Amount overdue (if any)			
Date from which overdue			
Signature in full with Date			

BOND
NATIONAL SAMPLE SURVEY ORGANISATION EMPLOYEES
CO-OPERATIVE CREDIT SOCIETY LTD

Registered under Multi state Co-operative Societies Act (Reg No- CR-8)
 164, Gopal Lal Thakur Road, Kolkata-700108

Bond No:

I Sri/SmtS/o/W/o/D/o a member of the above named society have this day of..... Yearreceived subject to the byelaws of the society, a loan of Rs.....

(Rupees.....) only as a special loan bearing interest at the rate of% per cent per annum which I hereby undertake to repay in full by..... monthly installments ,commencing from the current/next month of Rs(Rupees.....) with the interest due thereon, each due thereon, each installments become recoverable from my monthly pay roll./ CGEGIS/ Leave salary/ Gratuity(within service period/retirement/pre-mature death/cessation or resignation from service).

I Further agree that the loan will be expendedwithin one month from the date of receipt of loan. Under the above conditions I execute this bond after having duly received the full sum.

The day ofyear.....

Signed in my presence

Full Signature of borrower.....

Full Name (in Block Letter).....

S/o/W/o/D/o

Designation.....Membership Regn. No.....

Centre.....

Address (Permanent).....

We hereby agree to be sureties for the above mentioned loan and to be jointly and separately liable (1) for its repayment with interest and costs incurred for collection and (2) for its employment in accordance with the purpose mentioned above.

Full Signature_____	Full Signature_____
Full Name_____	Full Name_____
Designation_____ Emp Code_____	Designation_____ Emp Code_____
Address (Permanent) _____ _____	Address (Permanent) _____ _____
P/L Folio No:	P/L Folio No:
Full Signature_____	Full Signature_____
Full Name_____	Full Name_____
Designation_____ Emp Code_____	Designation_____ Emp Code_____
Address (Permanent) _____ _____	Address (Permanent) _____ _____
P/L Folio No:	P/L Folio No:

Received Voucher for Rs.....(Rupees.....only)

Full Signature of Borrower with date.....

STATEMENT OF SALARY FOR THE LAST SIX MONTHS

Month	Gross Salary	Deduction	Net Salary	Remarks

Leave Statement as on

Earned Leave	Half Pay Leave	Without pay, if any (Last two years)

Certified that the above statement of salary and leave are correct.

Signature of the competent authority with seal.

Collateral Securities

LIC POLICY	
NSC	
KVP	
GOVT. BOND	
BANK FD CERTIFICATE	

Whether his/her wife /husband is in service/business or any job, If yes he/she may stand for surety.

Name of Wife/Husband.....

Address of Organisation.....

Gross Income..... Net Income.....

(attached declaration of Income Tax)

I Sri/Smt..... husband/wife of is liable to pay the entire dues against with interest if my husband /wife defaults to repay for any reason.

Date and address :

Signature of Spouse

FOR OFFICE USE

P. L Folio No	Thrift & Guarantee Fund	Other Securities	Shares	Spl.Loan Form No.

		Sanctioned	Outstanding			
Loan Position	SL			Sanctioned	Number of Installments	
	GL					
	ML					
	HBA					
Outstanding interest	SL					Amount Per Installments
	GL					MC/ EC Meeting Date
	ML			Mode of Payment		
	HBA			Deferred/Rejected/Sanctioned		
Thrift Fund Outstanding						
Others						
Defaulters for the period, if any						

Sanctioned by

Chairman/Vice-Chairman

Secretary/Asst. Secretary

FORM-1

To
The Head of Office

Sir,

I am negotiating a special loan of Rs.....(Rupeesonly) from
NSSO Employees Co-operative Credit Society Ltd for the purpose

As desired by NSSO EMPLOYEES CO-OPERATIVE CREDIT SOCIETY LTD and agreed to by me, I may be permitted to assign my interest in the insurance cover and saving fund accumulation as a member of the CGEGIS Scheme,1980 as well as leave salary and Gratuity Fund to NSSO EMPLOYEES CO- OPERATIVE CREDIT SOCIETY LTD. I hereby authorize you to utilize the amount payable to me on my ceasing to be in Government service or to my nominee(s) in the event of my death for making payment to NSSO EMPLOYEES CO-OPERATIVE CREDIT SOCIETY LTD on account of outstanding dues against the loan taken from them. The balance amount, if any, may be paid to me /my nominee(s). I hereby also authorise you to deduct regularly from my monthly salary account the amounts specified in the statement of claims sent to you by the said society as payable to them from me. If any anomaly or discrepancy in the statement be observed by myself, the same will be settled between me and the society and I shall not involve you for settlement of any account with the said society.

A true copy of the agreement that would be entered into by me with NSSO EMPLOYEES CO-OPERATIVE CREDIT SOCIETY LTD will be submitted for record in due course.

Dated :

Yours faithfully

Address: (Permanent)

(Signature of the applicant)

Address (Office):

Designation :

EMP Code

IN RS 10/- NON JUDICIAL STAMP PAPER TO BE PURCHASED IN THE NAME OF BORROWER

AGREEMENT OF ASSIGNMENT

Articles of Agreement made this the _____ day of _____, at _____ between Shri/ Smt _____ (name son/daughter/wife) of _____, at present residing at _____ (address), and a member of the Central Govt. Employees Insurance Scheme, 1980, herein after called the "Borrower" (which expression shall, unless the context otherwise requires, include his/her nominees vis-à-vis Central Govt Employees Group Insurance Scheme, 1980, heirs executors, administrators and permitted assigns) on the one part and N. S. S. O. Employees Co-operative Credit Society Ltd., a multi-state Credit Co-operative Society registered under the Multi-state Co-operative Societies Act (Reg No:- CR-8, of 2-8-1975) and having its office at 'MAHALANOBIS BHAVAN', 164 Gopal Lal Thakur Road, Kolkata-700108 hereinafter called 'NSSOECCSL' (which expressions shall unless the context otherwise requires, include its successors and assigns) on the other part.

- a) Whereas the borrower has agreed to borrow from 'NSSOECCSL' and 'NSSOECCSL' has agreed to lend to borrower a sum of Rs _____ (Rupees _____ only), repayable over a period of _____ months .
- b) And whereas one of the terms and conditions of the loan is that the Borrower shall repay the whole amount of the loan together with the amount of interest thereon, and other related dues before the expiry of the said period and shall also assign absolutely and irrevocably his total interest in the benefits arising out of the insurance Fund and Savings Fund under the Central Govt. Employees Group Insurance Scheme, 1980 as well as Gratuity and Leave Salary and whereas the Borrower has agreed to so assigning in favour of 'NSSOECCSL' .
- c) And whereas the Borrower has declared that he is fully entitled and it is within his powers to absolutely and irrevocably assign his total interests in the benefits in favour of 'NSSOECCSL', as aforesaid, and that there is no restriction which would bar him from doing the same and further declared that the assignment would be binding on all persons including his/her heir, successors, and nominee entitled to receive the residue of Borrower's interest in the scheme after NSSOECCSL dues have been satisfied therefrom.
- d) And whereas the Borrower has further declared that
 - i) He has obtained prior approval of the Head of Office/ Govt of India or all concerned authorities for obtaining the aforesaid loan from 'NSSOECCSL'.
 - ii) No prior permissions of any other person or persons or authority is required for assigning his total interests in the benefits in favour of 'NSSOECCSL'.
- e) And whereas the Borrower has declared that he has not already assigned or agreed to assign his total interest in the benefits or any person or authority or body other than the nomination made by him (if any) on the date of execution of these presents.

NOW THEREFORE THIS AGREEMENT WITNESSES AS UNDER

- 1) The Borrower hereby absolutely and irrevocably assigns his total interests in the benefits in favour of 'NSSOECCSL'
 - i) any amount that may be sanctioned by the Central Govt Employees Insurance Scheme 1980, (herein after referred to as the said 'Scheme'), in the event of his death while in service or which having become payable on his attaining the age of superannuating, may remain unpaid at his death
 - ii) any amount that may become payable to him under the scheme in the event of his resignation from the employment of the Central Govt. or on his of ceasing to be in its employment for any reason whatsoever including for the reason of his superannuation.
 - iii) Any amount that may become payable to him as leave salary or Gratuity in the event of his resignation from the employment of the Central Govt. or on his of ceasing to be in its employment for any reason whatsoever including for the reason of his superannuation.

Provided, however, that such right to receive his total interest in the benefits will only be to the extent of the amount which may then be outstanding and payable to 'NSSOECCSL' on account of the loan (with interest and all related dues) and communication of such amount by 'NSSOECCSL' to the head of office shall be final, binding and conclusive on the Head of Office, as well as upon the Borrower 'NSSOECCSL' shall not be required to produce any document evidence, paper or record to prove the outstanding on account of the loan. 'NSSOECCSL' shall also not be required to serve any notice or intimation to the Borrower in connection with the aforesaid intimation nor shall 'NSSOECCSL' be required to obtain any consent or confirmation from the Borrower regarding the outstanding referred to above.

2. The borrower agrees to 'NSSOECCSL' claim ranking prior to any other claim on his interest in the above mentioned schemes so long as this agreement is in force.

3. The borrower hereby authorizes the Head of Office to remit (through a Demand Draft payable to NSSOECCSL) the amount, if any, payable in terms of this agreement to the office of 'NSSOECCSL' at the following address or any other address may intimate to the Head of Office in this behalf.

Address : N. S. S. O Employees Co-operative Credit Society Ltd.,
'MAHALANOBIS BHAVAN'
164, Gopal Lal Thakur Road,
Kolkata-700108

The Borrower agrees to bear the charge on account of the remittances of the aforesaid amount. The Borrower hereby further agrees that the Head of Office and the Central Govt shall stand fully discharged to the borrower in respect of the amount remitted to N.S.S.O. Employees Co-operative Credit Society Ltd., out of his total interest in the benefits.

4. The borrower hereby revokes all earlier nominations/assignments he might have made under above mentioned schemes in respect of his total interests in the benefits or any part thereof and agrees that during the period this agreement remains in force he will not assign his total interests or any part thereof to any other persons and further declares and undertakes that he shall not do or permit to do any act or deed which may adversely affect N.S.S.O. Employees Co-operative Credit Society Ltd.'s right to receive money under these schemes by virtue of these presents.

5. The borrower hereby further declares that these presents and all the acts in pursuance of these presents shall not be affected in any manner whatsoever by any change/alteration in the loan amount, repayment term thereof, rate of interest and other terms of the loan as may have been contained in any letters, agreements, documents issued by N.S.S.O. Employees Co-operative Credit Society Ltd., to him or entered into by him with N.S.S.O. Employees Co-operative Credit Society Ltd.,

6. No delay in exerting or omission to exercise any right, power or remedy accruing to NSSOECCSL under this agreement or any other agreement or document shall impair any such right, power or remedy or shall be construed to be waiver thereof.

7. The agreement shall come into effect and shall have become binding on the BORROWER and NSSOECCSL on and from the date of execution thereof. It shall be in force till all money due and receivable to NSSOECCSL under this agreement and all other agreement are fully received by NSSOECCSL and NSSOECCSL have cancelled this agreement.

8. The Borrower hereby declares that it will be his/her sole responsibility to remit the monthly repayable installment amount to NSSOECCSL either through salary deduction by his/her employer or by himself or through his/her agent and that in case of default of payment of interest for a consecutive period of three (3) months penal interest will be borne by himself/herself.

In witness hereof, the parties hereto have signed the day , month and year first above mentioned signed and delivered by the within named _____ in presence of _____.

(Signature of the Borrower)

Mr./Mrs. _____ is an employee of _____
whose signature has been done in my presence.

Signature & Seal of HO/DDO or any concerned Gazetted Officer

N S S O Employees Co-operative Credit Society Ltd (full form) by the hand of Shri/Smt

_____ in presence of _____

Chairman/Vice –Chairman

Secretary/ Assistant Secretary

LETTER OF AUTHORITY

To

The Head of Office/Drawing & Disbursing Officer,
National Sample Survey Organisation/ Offices under Indian Statistical Services/Subordinate Statistical Services/Any other
Ministries or Offices. (Govt. of India/State Government)

Reg: Authority for recovery of the dues of the National Sample Survey Organisation Employees' Co-operative Credit Society Ltd. (N.S.S.O. Employees' Co-operative Credit Society Ltd.) regulated under the Multi-State Co-operative Societies Act. 2002(Registration No CR – 8 of 2nd day of August, 1975) of 164, Gopal Lal Thakur Road, Mahalanobis Bhavan, Kolkata – 700 108.

Respected Sir/Madam

I beg to inform you that I have already applied for the membership of the N.S.S.O. Employees' Co-operative Credit Society Ltd./am a member and have also applied for the loan from the society.

I hereby execute this "Letter of Authority" in order to give you irrevocable authority and power to deduct from the amount of my pay bills such amount as may be specified in the statement of claims to be forwarded by the said society to you as being due by me to the society on account of repayment of loan, interest or otherwise and in case of cessation of my membership from the said society in consequence of resignation, retrenchment, death or not being employed in the services of N.S.S.O. or any other above mentioned offices or through whatever causes it may be, the unpaid dues if any, from my salary(s), Gratuity, Central Government Employee Group Insurance Scheme, Leave Salary, Pension relief or any other bills and to remit the same to the said society on my behalf and on my account and at my risk in all respect, without undue delay. You are also authorized to obtain "Demand / No-Demand Certificate" from the said society before making any final payment to me or to my nominee.

I agree that this authority shall remain in force until all my dues to the society are fully paid even after my death and I hereby solemnly declare that I shall not revoke or vary the terms of this authority without obtaining before hand the written consent of the said society. I do hereby also declare that after my death my nominee(s) shall remain liable to repay through you all my dues, which may stand against me on the date of my death to the society from the source mentioned in the second paragraph hereof. This authority shall also remain in force even in case of my transfer of posting from one Division to another or one place to another.

I relieve you all liabilities whatsoever for acting upon or in pursuance of the statement of claims of the said society even if there may be any error in the statement and I shall look only to the society for any rectification thereof and I shall not involve you for settlement of any account with the said society and that I shall deal directly with the said society in such eventuality.

Dated:

Yours faithfully,

Posting Place:

Signature in full with date:

Address of HO/D.D.O.:

Name in Block Letters:

Designation:

Membership Regn. No:

Employee Code:

LETTER OF AUTHORITY

To

The Head of Office/Drawing & Disbursing Officer,
National Sample Survey Organisation/ Offices under Indian Statistical Services/Subordinate Statistical Services/Any other
Ministries or Offices. (Govt. of India/State Government)

Reg: Authority for recovery of the dues of the National Sample Survey Organisation Employees' Co-operative Credit Society Ltd. (N.S.S.O. Employees' Co-operative Credit Society Ltd.) regulated under the Multi-State Co-operative Societies Act. 2002(Registration No CR – 8 of 2nd day of August, 1975) of 164, Gopal Lal Thakur Road, Mahalanobis Bhavan, Kolkata – 700 108.

Respected Sir/Madam

I beg to inform you that I have already applied for the membership of the N.S.S.O. Employees' Co-operative Credit Society Ltd./am a member and have also applied for the loan from the society.

I hereby execute this "Letter of Authority" in order to give you irrevocable authority and power to deduct from the amount of my pay bills such amount as may be specified in the statement of claims to be forwarded by the said society to you as being due by me to the society on account of repayment of loan, interest or otherwise and in case of cessation of my membership from the said society in consequence of resignation, retrenchment, death or not being employed in the services of N.S.S.O. or any other above mentioned offices or through whatever causes it may be, the unpaid dues if any, from my salary(s), Gratuity, Central Government Employee Group Insurance Scheme, Leave Salary, Pension relief or any other bills and to remit the same to the said society on my behalf and on my account and at my risk in all respect, without undue delay. You are also authorized to obtain "Demand / No-Demand Certificate" from the said society before making any final payment to me or to my nominee.

I agree that this authority shall remain in force until all my dues to the society are fully paid even after my death and I hereby solemnly declare that I shall not revoke or vary the terms of this authority without obtaining before hand the written consent of the said society. I do hereby also declare that after my death my nominee(s) shall remain liable to repay through you all my dues, which may stand against me on the date of my death to the society from the source mentioned in the second paragraph hereof. This authority shall also remain in force even in case of my transfer of posting from one Division to another or one place to another.

I relieve you all liabilities whatsoever for acting upon or in pursuance of the statement of claims of the said society even if there may be any error in the statement and I shall look only to the society for any rectification thereof and I shall not involve you for settlement of any account with the said society and that I shall deal directly with the said society in such eventuality.

Dated:

Yours faithfully,

Posting Place:

Signature in full with date:

Address of HO/D.D.O.:

Name in Block Letters:

Designation:

Membership Regn. No:

Employee Code:

PL Folio
NSSO EMPLOYEES'
CO-OPERATIVE
CREDIT SOCIETY LTD (CR-8)
164 , G.L.T Road. Calcutta 700 108

A/C.....

Voucher No.....

Treasurer

DEBIT	CREDIT
Thrift Fund	Thrift Fund
Int. on T.F	Int. on T.F
Guarantee Fd.	Guarantee Fd.
Int. on G.F	Int. on G.F
L.T Loan	L.T Loan
Int on LT Loan	Int on LT Loan
ST Loan	ST Loan
Int on ST Loan	Int on ST Loan
Special Loan	Special Loan
Int on Special Loan	Int on Special Loan
Medical Loan	Medical Loan
Int on Medical Loan	Int on Medical Loan
M/W/F (50%)	M/W/F
Int on M/W/F	Int on M/W/F
Share	Share
Dividend	Dividend
Death Relief (Gen)	Death Relief (Gen)
Death Relief (M/W/F)	Death Relief (M/W/F)
Unforeseen Loss	Unforeseen Loss
Gift	Gift/Form
Misc	Misc
	Deduction
Total Amount	Net Amount

Please pay Rs.....(Rupees.....)
 By Cash/Cheque/Draft.....on.....dtd.....to
 Sri/Smt.....Designation/Regd No.....Centre.....
 For.....

Date :

Chairman/Vice-Chairman

Secretary/Asst.Secretary

Received Rs._____

Rupees _____

 Signature Of Witness (in Full)

Date _____

 Signature (in Full)

Date _____

MENTION YOUR BANK NAME :

CBS ACCOUNT NO :