



# BOND

JUTE AGRICULTURAL RESEARCH INSTITUTE EMPLOYEES  
CO-OPERATIVE CREDIT SOCIETY LTD.

**Registered under the Co-operative Societies Act. 11 of 1962**  
**Regd. No. 314/24 Parganas (N) of 1959**

I .....  
a member of the abovenamed Society , have this.....  
day of.....20..... received subject to the bye-laws of the  
Society, a loan of Rupees..... only ( in words :.....  
..... ) bearing interest at the rate of.....  
percent per annum which I hereby to repay in full by .....  
Equal monthly instalments commencing from the next month of Rs.....  
with interest due there on . Each instalment being payable on or before the 10th of the each  
month.

If I failed to pay interest or any instalment of the principle on the due date, the whole loan  
with interest shall became immediately due payable at the opinion of the Society. But if I am  
granted extension of time I further undertake to pay additional interest of 6 percent per annum or  
at such rate as may be laid down to the rules of the Society on any overdue payment from the date  
of default.

I further agree that the loan will be expended on payment.....  
within one month from this date 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.

I agree that the monthly instalment together with interest and other dues shall be  
deducted from my pay or leave salary as the case may be by the Officer - in- charge of the Office  
in which I am at present serving or may service from time to time through the cashier of the Office  
in which I may be for the time being employed till this loan is repaid in full and I agree that the dues  
of the Society shall be treated as secured debt and shall have first charge on my salary subject to  
the debt to the President of India.

Under the above condition I execute this bond after having duly received in full sum.

Dated the. ....

( Signature of Borrower in full)

Witness : Name & Address

Office:

1.

Reg. No.

2.

We hereby agree to be surities for the abovementioned loan and make ourselves jointly  
and Severally liable (1) for its repayments with interest and costs incurred in collaction and (2) for  
its employment in accordance with the purpose mentioned above.

Witness Signature in full:

1.

2.

3.

4.

# Jute Agricultural Research Institute Employees' Co-operative Credit Society Limited

NILGUNJ, 24 PARGANAS.

Regd. No. 314/24 Parganas (N) of 1959

## LOAN APPLICATION FORM



Loan No. ....

Sir,

I ..... son of.....  
 living at..... P.O. .... P.S. ....  
 District..... hereby apply to the J.A.R.I.E.C.C.S. Ltd. for a loan of  
 Rs. .... ( Rupees ..... ) only. for.....  
 ..... ( purpose ) and which if granted, I undertake to faithfully apply to the  
 said purpose and to repay in..... monthly instalments of Rs. .... and in addition to pay  
 interest on this loan, and I hereby authorise the director. J.A.R.I. to recover the above sums by deduction from pay and  
 gratuity, the first deduction being made in the month of ..... 20 ..... from my pay for the month  
 of..... 20 .....

Signature ( in full ) of Applicant

No. of share hold.....  
 Pay of the applicant.....  
 Loan outstanding if any.....  
 Date of joining .....  
 Date of retirement .....

Designation.....

Date .....

**SURETY NO. 1**  
 Signature in full.....  
 Present Pay.....  
 No. of Shares.....  
 Outstanding loan if any.....  
 Surety for any other loan.....  
 Date of joining .....  
 Date of retirement .....

**SURETY No. 2**  
 Signature in full.....  
 Present Pay.....  
 No. of Shares.....  
 Outstanding loan if any.....  
 Surety for any other loan.....  
 Date of joining .....  
 Date of retirement .....

**SURETY NO. 3**  
 Signature in full.....  
 Present Pay.....  
 No. of Shares.....  
 Outstanding loan if any.....  
 Surety for any other loan.....  
 Date of joining .....  
 Date of retirement .....

**SURETY NO. 4**  
 Signature in full.....  
 Present Pay.....  
 No. of Shares.....  
 Outstanding loan if any.....  
 Surety for any other loan.....  
 Date of joining .....  
 Date of retirement .....

	Normal credit	Deductions from Normal Credit			Interest on credit
		Loan	Sureties	Total	
Applicant					
Surety no. 1					
Surety no. 2					
Surety no. 3					
Surety no.4					

A sum of Rs. .... on account of the loan applied for is sanctioned as passed in the  
 Managing Committee meeting held on ..... in..... monthly instalments.

Secretary

Chairman

**N.B.-** If applicant is failed to repay sanctioned loan fully then outstanding loan have to repay in equal share-by the securities .