



BHAI MATI DASS COOPERATIVE URBAN THRIFT & CREDIT SOCIETY LTD

1054, Ward No-8, Near Aggarwal Dharamshala,
Mehrauli, New Delhi-110030

NOTICE

Notice is hereby given to all members that the Annual General Body Meeting of Bhai Mati Dass Co-operative Urban Thrift & Credit Society Limited will be held on **16th October 2013, (WEDNESDAY) at 10.45 a.m. at Community Centre, P&T Colony, Sector-6, R.K. Puram, New Delhi-110022.** In case the quorum is not present till 11.15 a.m. the meeting shall stand adjourned for 15 minutes and the adjourned meeting shall be held at 11.30 a.m. for which no quorum is necessary.

You are requested to kindly make it convenient to attend it. The agenda items are as under:

1. To condole the demise of Late Sh/Smt. Har Prasad, Col. Anil Kumar Bali, Anil Kumar Sharma, Shambhu Lal, Prem Mahalwal, Rajiv Jain, Surender Kumar, Vipin Chander Pal, Subramanian Ramani, Renu Saxena, Vimal Kumar Chhibber, Bhim Singh, Manohar, Manju Varshney, Vinod Chhibber, Anil Parsad Bhatt, Sunil Kumar Dutt, Inder Raj Vaid, Anand Parkash Chaudhary, Rajinder Singh, Devinder Dayal Nirwan, Sanjay Kumar Bali, Devender Kumar, Pradeep Kumar Mehta, Leela Devi Vaid and Monica Bali.
2. Confirmation of the proceedings of last Annual General Body Meeting.
3. To receive, consider and adopt the managing committee's report (copy annexed).
4. To consider and adopt audited balance sheet, profit & loss account for the year 2012-2013.
5. To amend Bye-laws as per Annexure "A"
6. To allocate and declare dividend for year 2012-2013 @ 15% as proposed in the managing committee report.
7. Any other point with permission of the chair.

Sd/-

B.N. VAID

HONY. SECRETARY

NEW DELHI- 110 030

DATED 25th September, 2013.

Copy forwarded to: -

1. Assistant Registrar (South), Co-operative Societies, Parliament Street, New Delhi -110001 for information.
2. All individual members.

Sd/-

B.N. VAID

HONY. SECRETARY

NOTE:-

1. Members are advised to bring along with them the copy of the Agenda Notice and the envelop mentioning their account number. **Entry is restricted to members only.**
2. Any member who desires to propose any observation on the Managing Committee's report and audited accounts at the meeting may submit the question or resolution in writing to the Hony. Secretary at the address of the Society latest by **07th October 2013.**
3. All members are advised to read this report and the special instructions contained therein.
4. Lunch will be served to members after the meeting.

List of Managing Committee

Name	Designation	Contact No.
Sh. Ashok K. Chhibber	President	9971028880
Sh. Ashwani K. Bali	Vice-President	9811750785
Sh. B.N.Vaid	Hony. Secretary	9911189379
Sh. Arun Mohan	Jt. Secretary	9811709461
Sh. Mahinder K. Mehta	Treasurer	9891971342
Sh. Kamal K. Bali	Executive Member	9818134800
Sh. N.K.Vaid	Executive Member	9810293643
Sh. R.K.Vaid	Executive Member	22261395
Sh. Rajeev Chhibber	Executive Member	9818064471
Sh. Surinder Bakshi	Executive Member	26643370
Sh. Vijayinder K. Dutta	Executive Member	9868820801
Sh. Vinod Datta	Executive Member	9968289389
Smt. Jyoti Chhibber	Executive Member	9711362756
Smt. Krishan Lata Chhibber	Executive Member	9968270657
Smt. Suman Bali	Executive Member	65650010

MANAGING COMMITTEE'S REPORT

Dear members,

I on behalf of the President and Members of the Managing Committee welcome all of you to the Annual General Body Meeting of the Society.

You already know the excellent past record of the Society. The Society was awarded shields by Smt. Shiela Dixit, hon'ble Chief Minister of Delhi for its best performance in the year 1999, in 2001 by Dr. Yoga Nand Shastri, the then Hon'ble Development Minister of Govt. of NCT of Delhi, by Hon'ble L.G. of Delhi in the year 2003 and again by Smt. Shiela Dixit, Hon'ble Chief Minister of Delhi in 2010 for its best performance. President, Sh. Ashok K. Chhibber was awarded Shield by Dr. Yoga Nand Shastri, the then Minister of Development, Govt of NCT of Delhi for his selfless work in the co-operative field during the year 2000 and again awarded Sh. J.N. Bhardwaj Memorial Award in 2009 for his work in co-operative field.

Progress

Society has done remarkable progress since its inception i.e., March, 1987. Its Share Capital, Compulsory Deposit, Optional Deposit, Fixed Deposit, Recurring Deposit, and Loan Advanced during last 26 years has increased tremendously as can be seen from the figures given in the table here as under:-

Year	Share Money	Compulsory Deposits	Optional Deposits	Fixed Deposits	Loan Advanced	Recurring Deposits	Profit
1987-88	19900	19260	2084	10000	47369	—	—
1991-92	12400	133175	32663	55500	337725	—	6274
1999-00	4379300	2637625	1457192	7742806	17720845	252500	806917
2001-02	7708100	4012917	2622092	17831663	34253855	567550	1384363
2003-04	12700200	6038947	4153199	35597741	62946765	1107300	3630454
2007-08	19033300	7918907	7585936	47798995	89590858	1489170	4205183
2010-11	27727000	10216165	13907256	70175091	132911640	1365000	5003381
2011-12	29537700	11793846	15793161	68272981	131332695	2108500	8568987
2012-13	31912000	11837663	19009661	68611932	133586000	1948300	9701989

The working capital of the Society during the year 2012-2013 was around Rs.18.51 Crores and its turnover was 13.10 Crores. The audit of the society is being done regularly. Area of its operation is National Capital Territory of Delhi.

Profit and Dividend

The society has earned a net profit of Rs.97.02 Lakhs during the year 2012-2013. Managing Committee proposes to allocate the dividend @15% for the year 2012-13. On silver jubilee occasion society has incurred Rs.7.1 Lakhs for distribution of gifts through coupons.

Further it is being brought to your kind notice that as per bye-law 48 of the society 'No dividend shall be paid while any claim due to the Society by the depositor or creditor remain unsatisfied' In view of the same the Managing Committee proposes / advises defaulters that they should settle the claim due to the society with in 90days from date of AGM failing which they shall not be paid dividend.

Rate of Interest on Loans/Fixed Deposits

The rate of interest of loan is 14.40% p.a. We offer attractive rate of interest for Fixed Deposits ranging from @ 7% to 10% p.a. depending upon the period of maturity. Society has deposited Rs. 2.56 crores in Fixed Deposit accounts with PNB Mehrauli, DSCB Ltd. Mehrauli and Vaish Co-operative Adarsh Bank Ltd New Delhi as on 31/03/2013.

Recovery of Loans

Notices are issued to the loanee, sureties and employers on default of loan re-payment installments. Arbitration cases are processed on default of more than 6 months. All expences in connection with

arbitration proceedings as well as preparation charges will be recovered from the loanee/sureties/employers.

Since the sureties are jointly and severally responsible for the said loan, the managing committee may take action to recover the dues and other charges from the sureties. Managing Committee may file an arbitration case against the defaulter and sureties. Once the arbitration case is filed, it will not be withdrawn by the society, till total loan balances along with other charges are deposited/ recovered. After the proclamation of 'AWARD' the dues are treated as govt. dues and arrest warrant could be issued by the Asstt. Collector, Govt. of NCT of Delhi against the member/sureties and also could be remanded to judicial custody (Tihar Jail) till recovery of the amount (upto 40 days). Even the amount can be recovered by attachment/auctioning of assets of judgment debtors. Hence the members may give surety on their own risk. It is advised to give surety to well known members with good payment habit only.

Managing Committee is empowered to deduct all dues of a defaulting member from the surety's account/deposits. As on 31/03/2013, there were 288 cases, 17 Cases resolved during 2012-13 and 8 cases have been resolved till August 2013 and in 63 cases attachment of salary has been effected by the Recovery Officer, Govt. of NCT of Delhi.

Welfare Scheme

- 1) Society provides financial assistance of Rs. 20000/- on death of member. Further in case of death of a member, if loan is outstanding against him/her and he/she had been member of the society for a period of 5 years in that case a sum upto Rs.50000/- may be adjusted towards loan he/she in indebted to the society and the member is not a defaulter. The member has to contribute Rs. 200/- per annum towards welfare fund.
- 2) Further a gift cheque of Rs. 1100/- is given as shagun to the son /daughter /self Marriage of Member.
- 3) Awards to brilliant students is continued as usual, **the students are given prizes worth Rs.1000/- to their children who secure more than 80% marks in 10th and 12th standard examination.** Managing committee congratulates all such students; parents on the brilliant performance of their wards and hope that they shall do better in their studies in coming years.

For the year 2012-2013, prizes to such students shall be distributed on 16.10.2013 in A.G.M. Therefore, members whose children have secured 80% or more marks in 10th or 12th examination during the year 2012-2013 are requested to send the attested copy of mark sheets of their respective ward latest by 09 October 2013 as per application available at website:- www.bmdutcs.com

Society has further linked the loan with insurance. In case of death of a member due to accident, Loan to the extent of Rs.1,00,000/- can be recovered from the insurance co. under the Janta Insurance Personal Accident Policy. Coverage of Rs.1,00,000/- for each member is arranged. For this purpose each member has to contribute 0.5% of amount of loan as risk fund at the time of loan.

The whole purpose is to secure the loan advanced. This coverage has been extended to all the members of the Society whether loan is advanced to him or not.

Society has paid a donation of Rs.100000/-(Rupees One Lakh only) toward Prime Minister Relief Fund to provide relief to the victims of Kedarnath, Uttarakhand disaster which occurred during current monsoon season.

Flat Booked with M/s Shaurya Housing Ltd. at Vrindavan, U.P

The Society had booked Flats with the above noted M/s Shaurya housing Ltd. at Vrindavan, U.P few years back for use of members and the details about its status were explained during previous annual General Body Meetings. The road leading was excavated and vehicles could not reach to the site for unloading the building material. The company has informed recently that the construction work is in progress and about ninety percent work is complete and the flats booked by the society are expected to be ready for offer of possession latest by December 2013.

Website

Society had developed its own website www.bmdutcs.com, Members are requested to visit the website of the society to know the various schemes/programs of the society. Detailed information regarding membership, various types of loans, deposits, welfare schemes of the Society, Managing committee, Annual General Body Meetings etc has been provided. Facility to download various types of performas e.g., membership application, CD/Dividend withdrawal form, loan application, deposit forms, resignation form etc have been provided.

To amend Bye –Laws

In the present AGM, the Managing Committee proposes following amendments as given in Annexure 'A'.

1) To increase the ordinary loan from Rs.200000/- to Rs.250000/-

2) To provide vehicle loan on mortgage upto Rs.400000/-

3) To increase emergency loan from Rs.10000/- to Rs.20000/-

KNOW YOUR CUSTOMER (KYC NORMS)

Income Tax authorities vide No F.No. DIT(I&CI)-I/UCBs-CCS/2013-14 dated-28/06/2013 had sought details of the depositor of cash exceeding Rs.2 Lakhs credited in books of the society during the financial year 2010-11, 2011-12, 2012-13 and also details of payments of interest exceeding Rs.10000/- made by society in a prescribed performa which requires PAN No of the member. It has been observed that most of the members have not submitted their periodic update on the identity and address proof. Therefore, you are requested to fill the performa attached with the notice along with the requisite self attested copies of the following documents:-

1. Recent Passport Photograph 2. Copy of PAN Card 3. Election I.Card/Driving Licence/Adhaar Card/Passport 4. Income Proof 5. I.Card issued by office employer (if any) 6. Bank A/c No, Bank Name & Address.

We request you to provide us the documents listed above along with completed KYC forms with in 15 days to the society on working day during the regular office hours otherwise they shall be facing problems at time of loan/ payments. All documents to be attested by you.

Any documents that are currently expired will not be accepted for KYC purposes.

We trust you will treat the matter of KYC compliance as most urgent and thank you for your continued support to our establishment.

The compliance of the 'KYC' form shall help us to process your loan application payments smoothly & efficiently henceforth.

Finally, I would like to stress upon the members to make their payments of compulsory deposit and loan installments in time and regularly. They should also make use of the optional deposit scheme and recurring deposit scheme in which we pay more interest than banks. Such deposits would increase the resources of the Society and enable more funds to give loans. In the end, I would like to thank all the members for their co-operation & especially to the members of the Managing committee. Thanks are also due to the staff and officers of the office of the Registrar, Co-operative Societies, Government of NCT of Delhi for their co-operation and Valuable suggestions from time to time.

New Delhi,

25th September, 2013

Sd/-

B.N. VAID
Hony. Secretary

**BHAI MATI DASS CO-OPERATIVE URBAN THRIFT & CREDIT SOCIETY LTD.
BALANCE SHEET AS ON 31/03/2013**

LIABILITIES

Pr. Yr. Amount	Particular	AMOUNT (RS.)
	SHARE CAPITAL	
29,537,700.00	Share Money	31,912,000.00
		31,912,000.00
	RESERVE FUND & OTHER FUND	
13,661,992.00	Reserve Fund	16,087,490.00
1,751,834.00	Risk Fund	2,005,351.00
2,022,838.00	Welfare Fund	2,287,688.00
3,489,018.00	Building Fund	4,048,985.00
11,544,046.00	Dividend Equilization Fund	13,489,770.00
2,440,589.00	Bad Debts Fund	2,790,589.00
150,000.00	Staff Gratuity Fund	144,920.00
		40,854,793.00
	DEPOSITS FROM MEMBERS	
11,793,846.00	Compulsory Deposits	11,837,663.00
15,793,161.00	Optional Deposits	19,009,661.00
2,108,500.00	Recurring Deposits	1,948,300.00
22,047,673.00	FDR- Double Scheme	23,987,610.00
19,300,500.00	FDR- Monthly Income Scheme	21,579,500.00
26,924,808.00	FDR- Periodical Scheme	23,044,822.00
		101,407,556.00
	CURRENT LIABILITIES & PROVISIONS	
50,000.00	Education Fund Payable	50,000.00
13,968,792.00	Interest Payable on FDR	14,112,440.00
263,912.00	Interest Payable on RD	275,646.00
105,348.00	Unpaid Dividend	0.00
22,434.00	Expenses Payable -Previous Year	82,206.00
53,630.00	Salary Payable - Staff	53,990.00
115,771.00	Un-Claimed Ex-Member Money	116,023.00
125,000.00	Audit Fee Payable	125,000.00
7,678.00	Suspense With Bank	7,678.00
33,125.00	Recovery - 5% Payable to ROC	32,705.00
3,000.00	Award - Student's Payable (Above 80% Marks)	2,000.00
0.00	Security Deposit - G. Floor	8,500.00
8,200.00	Security Deposit - Flat	8,200.00
0.00	C. P. Marketing	110,000.00
220,000.00	Honarrarium Payable	270,000.00
		15,254,388.00
	Other Provisions-	
107,731.00	Study & Training Programe	107,731.00
		107,731.00
177,651,126.00		189,536,468.00

Sd/-
A. K. Chhibber
(President)

Sd/-
B. N. Vaid
(Hony. Secretary)

Sd/-
M. K. Mehta
(Treasurer)

Sd/-
Auditor's Report
As Per our report of even date
S. Sukhija & Associates
(Chartered Accountants)
Anand Jain (Partner)

Place : New Delhi
Dated - 15.07.2013

**BHAI MATI DASS CO-OPERATIVE URBAN THRIFT & CREDIT SOCIETY LTD.
BALANCE SHEET AS ON 31/03/2013**

ASSETS

Pr. Yr. Amount	Particular	AMOUNT (RS.)
CASH & BANK BALANCE		
129,098.00	Cash	464,220.00
153,889.00	AXIS Bank A/c - 473010100047056	238,789.00
606,431.00	The D.S.C.. Bank Ltd. S.B. A/c - 2125	309,121.00
8,976.00	H.D.F.C. Bank A/c -00431110000014	30,084.00
233,579.00	Kotak Mahindra Bank A/c - 01872010000320	256,671.00
10,887.00	P.N. B. A/c - 0622000100173389	144,963.00
4,432,381.00	The Vaish Coop. Adarsh Bank Ltd. A/c- 2370	<u>3,056,486.00</u>
		4,500,334.00
INVESTMENTS		
13,000,000.00	FDR - The D.S. C. Bank Ltd.	18,571,511.00
500,000.00	FDR - Delhi Co-op. Housing Fin. Co.op Ltd	0.00
10,000.00	FDR - Punjab National Bank Ltd.	10,000.00
7,000,000.00	FDR - The Vaish Coop. (A) Bank Ltd.	<u>7,000,000.00</u>
		25,581,511.00
CURRENT ASSETS		
9,681,911.00	Intt. Recoverable on Loan from Mambers	12,582,603.00
16,875.00	Intt. Accured on FDR - Delhi Co-op. (H) Fin. Co. op Ltd	0.00
610,773.00	Intt. Accured on FDR - D. S. C. Bank Ltd.	1,529,093.00
600,105.00	Intt. Accured on FDR - The Vaish Coop. (A) Bank Ltd	1,109,879.00
366,546.00	Prepaid Exepenses	221,578.00
74,630.00	Arbitration Fee (3%) Recoverable	32,179.00
1,169,246.00	Arbitration Cost	1,219,687.00
10,000.00	Imprest	
2,883,000.00	Shaurya Housing Ltd.	4,351,438.00
208,000.00	Staff Loans	162,000.00
2,000.00	Security Deposits	-
10,000.00	Gagan Bhalla (Architect)	10,000.00
4,445.00	TDSKB 1 Deducted By Kotak Bank - 2010-11	4,445.00
175.00	TDSKB 2 Deducted By Kotak Bank - 2011-12	175.00
0.00	Shree ADI Soft Technology Pvt.	65,000.00
0.00	Recovery Officer- RCS	106,662.00
19,800.00	Security Deposits- BSES	19,800.00
0.00	Security Deposits- Gas- H. P. Ltd.	2,500.00
0.00	Electricity - Recoverable	<u>18,240.00</u>
		21,435,279.00
LOANS & ADVANCE		
131,332,695.00	Loan to Members	<u>133,586,000.00</u>
		133,586,000.00
FIXED ASSETS		
4,575,684.00	Fixed Assets	<u>4,433,344.00</u>
		4,433,344.00
177,651,126.00		189,536,468.00

Sd/-
A. K. Chhibber
(President)

Sd/-
B. N. Vaid
(Hony. Secretary)

Sd/-
M. K. Mehta
(Treasurer)

Sd/-
Auditor's Report
As Per our report of even date
S. Sukhija & Associates
(Chartered Accountants)
Anand Jain (Partner)

Place : New Delhi
Dated - 15.07.2013

विशेष सूचनाएं

1. सोसायटी कार्यक्रम सदस्यों के लिए सभी कार्यक्रम दिवसों पर खुला हैं। सभी प्रकार के लेन-देन प्रातः 9:00 बजे से अपराह्न 6:00 तक (भोजनावकाश 1:30 से 2:30 बजे तक छोड़कर) होता हैं, अतः कृप्या निर्धारित समय पर ही आने का कष्ट करें।
2. हर सदस्य का कर्तव्य है कि वह हर माह 100/- ₹0 अनिवार्य (CD) जमा राशि समिती कार्यालय में समय पर जमा कराए ताकि सोसाईटी की आर्थिक स्थिति सुदृढ़ हो।
3. ऋण (स्वंद) के प्रार्थना पत्र पर ऐसे सदस्य की जमानत होनी चाहिए, जिसकी जमानत नियमानुसार नियमित (त्महनसंत) हो व ऋणी व जमानती एक ही परिवार के नही होने चाहिए।
4. ऋण का भुगतान निश्चित किशतों में तथा समय पर करें ताकि अधिक से अधिक सदस्यों को ऋण दिया जा सके।
5. ऋण आवेदन पत्र के साथ अपनी आय का अधिकृत नवीनतम प्रमाण पत्र (Pay Certificate), नवीनतम पासपोर्ट साइज फोटो (यदि अभी तक नही दिया हो) संलग्न करके समिति के कार्यालय में जमा करवा दें। ध्यान रखें, अपुर्ण आवेदन पर विचार नही किया जाएगा।
6. सहकारिता में आवश्यक प्रतिक्रिया है ग्राहक को जानना (Know Your Customer) ग्राहक को जानिए, कार्यक्रम को सोसाईटी ने लागु किया है। इसके अर्न्तगत सभी सदस्यों को वोटर कार्ड, पैन कार्ड, पासपोर्ट ड्राईविंग लाईसेंस, बिजली-पानी का बिल, आधार कार्ड आदि प्रमाण पत्र की प्रति सोसाईटी में जमा करें। K.Y.C. Form पृष्ठ सं. 12 पर संलग्न है। K.Y.C. Form 30.11.2013 तक जमा करें।
7. सदस्यों से अनुरोध है कि अपनी सुविधा के लिए भुगतान चैक द्वारा ही करें तथा ऋण लेते समय अग्रिम चैक (Advance Cheques) देने अनिवार्य हैं। चैक के पीछे अपना नाम व सोसाईटी का सदस्यता का नम्बर अवश्य लिखें। समिति से आपको ऋण "रेखांकित चैक" द्वारा ही मिलेगा, अतः आपका बैंक में खाता होना अनिवार्य हैं।
8. ऋण लेने के पश्चात् ऋण की अदायगी यदि आप मासिक किशतों में चैक द्वारा करते हैं तो कृप्या प्रत्येक माह की 7 तारीख तक अथवा नगद (Cash), 10 तारीख तक कर सकते हैं।
9. सावधी जमा (Fixed Deposit) एवं मियादी अमानत पूंजी (RD) के परिपक्वता समय (Maturity Date) से पूर्व भुगतान लेने के लिए एक माह का नोटिस लिखित रूप में देना आवश्यक हैं ताकि सदस्यों को समय पर भुगतान प्राप्त हो सकें।
10. सावधी जमा (Fixed Deposit) पर जमा सावधी राशि का 90% तक ऋण लिया जा सकता हैं। उस पर अंकित ब्याज दर से 2% अधिक लिया जाएगा।
11. सावधी जमा (Fixed Deposit) पर की परिपक्वता के पश्चात् उसके नवीनिकरण की दशा में 15 दिन पूर्व कार्यालय में लिखित रूप में सूचित करें अन्यथा नवीनिकरण Maturity Date से करना सम्भव नहीं होगा।
12. सावधी जमा राशि के भुगतान का चैक परिपक्वता तिथि को ही बनाया जाता हैं अतः उसी दिन अपनी जमा (Fixed Deposit) अथवा मियादीजमा (RD) का प्रमाण पत्र समिति कार्यालय में जमा करके चैक प्राप्त कर लें। सोसाईटी की ओर से कोई पूर्व सूचना नही दी जाएगी।
13. समिति के कार्य प्रणाली में सुधार हेतू किसी भी सदस्य के सुझाव पर समिति प्रबंध कारिणी द्वारा सहानुभुति पूर्वक विचार किया जाएगा।
14. सभी सदस्यों से अनुरोध है कि वे अपना K.Y.C. Form, वर्तमान पहचान पत्र, निवास स्थान का पता आदि अवश्य प्रस्तुत करें ताकि समय-समय पर सोसाईटी से संबंधित जानकारी दी जा सके।

INSTRUCTIONS FOR MAKING LOAN APPLICATION

1. Any member can make application for loan after 90 days of acquiring the membership of the society.
2. Loan application form set can be taken from the office of the society on any working day and shall be submitted duly completed in all respect in the office of the society.
3. At the time of submission of loan application, following documents are required to be submitted along with the application (KYC norms to be complied).
 - a. Attested copy of Ration Card / Voter Election I. Card / Passport / Adhar Card etc.
 - b. Income certificate, PAN Card & copy of Income Tax returns for last 3 years, in case of businessman.
 - c. Bond form shall be executed only when loan has been sanctioned in presence of the sureties.
 - d. Bank Statement for last 6 Months.
 - e. Office I. Card.
4. Sureties for Loan:
 - a. For Loan upto Rs. 10,000/- One surety (if his / her own deposits are less than Rs. 10,000/-)
 - b. For Loan upto Rs. 50,000/- One surety
 - c. For Loan upto Rs. 1,00,000/- Two sureties
 - d. For Loan upto Rs. 1,50,000/- Three sureties
 - e. For Loan upto Rs. 2,50,000/- Four sureties

} All Sureties should be members of the Society.

No member of the society can stand surety for more than 4 persons.

5. Loan form / Bond applications should be filled correctly and legibly. Overwriting / Cutting shall not be accepted.
6. Loan form should be signed in full and carefully and completely. If signatures don't tally, the application shall be rejected.
7. At time of sanction of loan, every member shall have to contribute ½% towards risk fund and ½% towards building fund, which is not refundable.
8. In case loan is not utilized for the purpose it was advanced, the society can demand repayment of full loan together with interest at any time.
9. Share Money & Compulsory Deposit should be upto date.
10. Once loan is repaid in full, fresh application for loan should be submitted after 30 days.
11. Loan installments should be paid between 1st to 7th of every month. In case installment is paid after 7th of the month, penal interest @ 3% p.a. shall be charged.
12. Members are also requested to give in advance post-dated cheques for loan installments.
13. Loans shall be generally disbursed between 10th to 15th day of every month. Emergency loans are sanctioned within 3 days.
14. Members are requested to submit their fresh photographs/ Identity Proof, proof of address and e-mail Id's and application for change of address if applicable.



BHAI MATI DASS COOPERATIVE URBAN THRIFT & CREDIT SOCIETY LTD

1054, Ward No-8, Near Aggarwal Dharamshala, Mehrauli, New Delhi-110030

KYC INFORMATION FORM

Account No.

Profile Sheet of Customer



Please fill up the form and submit to Society.

NAME :

FATHER'S / HUSBAND'S NAME :

MOTHER'S NAME :

NATIONALITY : CATOGORY - SC/ST/GEN :

OCCUPATION :

MARITAL STATUS (Spouse Name) :

RESIDENCE: OWN / LEASED / ANY OTHER RESIDING SINCE :

MAILING ADDRESS :

PERMANENT ADDRESS :

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PAN NO. **PH. NO. / MOBILE NO.**

ADDRESS PROOF SUBMITTED (Please Attach Photocopy)

(PASSPORT / DRIVING LICENCE / VOTER ID CARD / TELEPHONE BILL / ELECTRICITY BILL / AADHAR CARD)

I.D. PROOF SUBMITTED (Please Attach Photocopy)

(PASSPORT / DRIVING LICENCE / VOTER ID CARD / OFFICE I CARD / AADHAAR CARD)

OCCUPATION : SALARIED SELF EMPLOYED BUSINESS HOUSEWIFE RETIRED STUDENT

SALARIED / SELF EMPLOYED (Nature of Business)

Name of Employer, Address & Ph. No.

Office Address & Ph. No.

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INCOME P.A. :

SOURCE OF FUNDS (Please Specify)

BUSINESS INVESTMENT SALARY OTHER

BANK'S NAME :

BANK ACCOUNT NUMBER :

BANK'S ADDRESS :

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DATE :

NAME :

SIGNATURE