



# THE INDIAN NAVY CIVIL EMPLOYEES CO-OPERATIVE SOCIETY LTD., REGD. : NO. B-1107

NAVAL BASE, VISAKHAPATNAM - 530 014

## Loan Document

1. Name of the Borrower T. V. SATYANARAYANA  
GL No. 24333 EMP.No. 667749 C.No. 96 Dept: MDM

2. Basic Pay : ₹ 52500 Design. : SK Unit : NDV

3. Type of Loan: General Purpose : Domestic

4. Amount Required 2,00,000 Total Loan Sanctioned Filled by Society

5. Date of Birth : 31-08-68 Date of Retirement : 31-08-28 Mobile No. 9010860343

6. Name of the Bank : State Bank of India Account No. : 10709086832  
Branch : Naval Base IFSC Code SBIN0001610

7. Name of the surety - I : S. VENKATESWARA RAO  
GL No. 24342 EMP.No. 66775 C.No. 96 Dept: MDM

8. Basic Pay : 38000 Design. : SK Unit : NDV

9. Date of Birth : 28-6-74 Date of Retirement : 28-06-34 Mobile No. 9010860393

10. Name of the surety - II : V. NARAYANA SWAMY  
GL No. 25420 EMP.No. 884956 C.No. 96 Dept: MDM

11. Basic Pay : 38900 Design. : UDC Unit : NDV

12. Date of Birth : 26-9-84 Date of Retirement : 26-09-40 Mobile No. 9020308094

1. We hereby authorise 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 authorise 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.
2. Certified that we are not members in any other Co-operative Credit Society.

T. V. Satyanarayana  
Signature of the Borrower

S. Venkateswara Rao  
Signature of the Surety - I

V. N. Swamy  
Signature of the Surety - II

Name : T. V. SATYANARAYANA

Name : S. VENKATESWARA RAO

Name : V. NARAYANA SWAMY

### OFFICE NOTE

Loan No. :  No. of Installments :

1) Loan Thrift held :  4) Loan outstanding :

2) Loan Thrift recovered :  5) Loan availed :

3) Total Loan Thrift :  6) Total Loan availed :

**APPROVED**

Clerk

Accountant / Manager

Secretary / President

②

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

To  
**The Secretary,**  
IN Civil Employees' Co-op. Society Ltd. No. B-1107  
INS Circars, Visakhapatnam.

I, T. V. SATYANARAYANA (Member) 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 an agreement authorising such officer to effect such recoveries from my salary as and when necessary.

Date :

T. V. S.  
Signature

**Agreement with the pay Disbursing Officer**

From  
Shri T. V. Satyanarayana  
(Member of the I.N. Civil Employees Co-operative Society Ltd., No. B-1107)

To  
The Pay Disbursing Officer \_\_\_\_\_ (Head of Estt)

I, T. V. SATYANARAYANA (Member) have applied for a loan From the Indian Navy Civil Employees Co-operative society Ltd., (No. B-1107) Naval Base, 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 authorise 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

T. V. S.

Visakhapatnam

Name T. V. SATYANARAYANA

Dt. Filled by Society

Design. SK C.No. 96 Dept. MDM

**VOUCHER**

Date :

Voucher No.

Received from the Secretary, Indian Navy Civil employees Co-operative society Ltd., Regd. No. B-1107, Naval Base, Visakhapatnam - 14. the sum of ₹ \_\_\_\_\_ (Rupees \_\_\_\_\_) towards \_\_\_\_\_

Filled by Society

Signature :

T. V. S.

Name : T. V. SATYANARAYANA

Designation : SK EMP.No. : 667749

Gl.No. : 24333 C.No. : 96

Accountant/Manager

Secretary / President

Dept. : MDM Unit : NDU

### SURETY BOND

L.No.

In favour of the Secretary, Indian Navy Civil employees Co-operative society Ltd., Regd. No. B-1107, Naval Base, Visakhapatnam - 14.

2) One of us namely \_\_\_\_\_ has received from the Society a loan of ₹ \_\_\_\_\_ for the purpose of \_\_\_\_\_ and the total loan amounting to ₹ \_\_\_\_\_ we undertake liability for the total loan availed and promise to repay the total loan of ₹ \_\_\_\_\_ with interest at \_\_\_\_\_ percent per annum in \_\_\_\_\_ monthly instalments. 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 Indian Navy Civil Employees Co-operative Society Ltd., 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 employed whom we authorised to deduct such instalments from our salaries everymonth.

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.

4) As surites we are aware that as per the byelaws we are liable for the total amount of loan availed by the borrower and incase of default or delay in the payment of instalments by the borrower the same may be recovered from our salaries.

Signature of the Borrower	Signature of the Surety - I	Signature of the Surety - II
Name: <u>T. V. SATYANARAYANA</u>	Name: <u>S. Venkatesh</u>	Name: <u>V. NARAYANA SWAMY</u>
D.No. <u>5-34-53</u>	D.No. <u>6-38-42</u>	D.No. <u>8-34-54</u>
Area: <u>Aulomagar</u>	Area: <u>haguwaka</u>	Area: <u>haguwaka</u>
Town: <u>V. Sakhapatnam</u>	Town: <u>V. Sakhapatnam</u>	Town: <u>V. Sakhapatnam</u>
Pin: <u>530012</u>	Pin: <u>530026</u>	Pin: <u>530026</u>


### DEMAND PROMISSORY NOTE

Rs. Filled by Society Place: Visakhapatnam  
 Date: Filled by Society

I \_\_\_\_\_ (Emp.No \_\_\_\_\_ and GL.No. \_\_\_\_\_) son of Shri \_\_\_\_\_ employed in the Unit: \_\_\_\_\_, Visakhapatnam, promise to pay on demand to M/s. The Indian Navy Civil Employees Co-operative Society Limited, Regd. No. B-1107, Rs \_\_\_\_\_ (Rupees \_\_\_\_\_ only) with and interest of \_\_\_\_\_ % per annum with effect from \_\_\_\_\_ for consideration received.

1. Witness Signature : G. V. Rao  
 Name : G. V. RAO  
 Gl.No : 25432  
 Emp.No : 99499

2. Witness Signature : S. N. Ramana  
 Name : S. N. RAMANA  
 Gl.No : 25484  
 Emp.No : 99438

  
 Signature of the Principal Borrower :  
 Name : T. V. SATYANARAYANA  
 Gl.No : 24333  
 Emp.No : 667749  
 Designation : SIC  
 Department : MDM  
 Unit : ND (V)

(4)

## UNDERTAKING OF THE SPOUSE / LEGAL HEIR OF THE MEMBER

I (Name of the Spouse/Legal heir) T. Vijaya Lakshmi  
aged 45  Wife / Husband / Father / Mother / Son / Daughter / Brother / Sister of Shri / Smt.  
(Name of the Member) T.V. Satyanarayana Gl. No. 24332  
Working as Technical Fitter Design SK EMP No. 667749, C.No. 96  
Dept. MDM Unit ND(V) am aware of the loan availed by my husband / wife / son /  
daughter / Brother / Sister from The Indian Navy Civil Employees Co-operative Society Ltd., Naval Base,  
Visakhapatnam. And I confirm that the above loan availed is for the Purpose of Domestic

Further I agree to repay the amounts due to the society in the event of Retirement, Superannuation of my husband / wife / son. And I also authorize the Employer of my husband / wife / son / daughter / Brother / Sister to recover the dues Outstanding to the society from the DCRB or any Other Terminal Benefits payable to my husband / wife / son / daughter / Brother / Sister 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  
Dt:

Thumb Impression of  
Spouse / Legal Heir.

T. Vijayalakshmi  
Signature of Spouse / Legal Heir.  
Name :

### MEMBER UNDERTAKING

I T.V. Satyanarayana Gl. No. 24332 working as Technical Fitter  
Design SK EMP No. 667749, C.No. 96 Dept. MDM Unit  
ND(V) do here by certify that the information given in this loan document is complete and correct.

Visakhapatnam

Dt:

Thumb  
Signature of the Member

### CONSENT LETTER FROM THE PAY DRAWING OFFICER

This is to certify that Sri T.V. SATYANARAYANA (Member)  
EMP. No. 667749 C.No. : 96 Depart. : MDM  
Designation : SK Unit : ND(V) is a permanent employee of  
this establishment. The individual is having sufficient repaying capacity for the loan applied by him from the  
The Indian Navy Civil Employees Co-operative Society in terms of payment of wages Act.  
I hereby undertake recovery of loan instalments of above member of **The Indian Navy Civil Employees  
Co-operative Society Ltd., No. B-1107** every month at source, irrespective of the other deductions, on  
receipt of a demand list from the said Society and pass on such recoveries to the Society / Financing Bank.  
And also undertake to recover the total dues of the employee outstanding in the society account from any  
other terminal benefits payable to the employees in the event of his retirement, Superannuation.

Visakhapatnam  
Dt.

Pay Drawing Officer  
(Seal)