



DELHI SARVJAN HITAY (U) CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.

(Registered Under Delhi Co-operative Societies Act (2003) Vide Regn. No.....)

Regd Off : House No.154, Street No.09, Chander Vihar, Mandawli, Delhi-110092

Branch Off : A-1223 2nd Floor, G.D. Colony, Muthut Finance, K Upper,

Mayur Vihar Phase-3, Delhi-110096 Contact : 9953924073, 8076858646

E-mail : delhisarvjan@gmail.com Web : www.delhisarvjansociety.com

ACCOUNT OPENING FORM FOR RECURRING DEPOSIT (R.D.)/ FIXED DEPOSIT (F.D.) / MONTHLY INTT. SCHEME (MIS)

Dated

To

Branch :

Cross Sign on
Photo is must

The Secretary / President,

Dear Sir,

I am a member of Your Society and wish to deposit in your Recurring Deposit/Fixed Deposit/MIS Scheme, as under:-

1. In Recurring Deposit (R.D.) : Rs. Per month for..... Months, Policy No.

2. In Fixed Deposit (F.D.) : Rs. For.....Months, Policy No.

3 In Monthly interest Scheme (MIS) : Rs. For.....Months, Policy No.

Note:-

Loan Facility Against Monthly Interest Scheme (MIS) upto 60% of Total Deposit Amount.

I understand the Rules & Bye-Laws of the Society and hereby agree to abide by them and any subsequent modification thereto.

I hereby nominate the following person(s) to whom all money due to me by the Society, in the event of my death, may be paid:-

Name of the Nominee.....Relationship.....Age.....

No Interest Payable on Rd Scheme Pre-maturity; Pre-maturity Against FD/MIS Scheme as per the Pre-maturity slab.

(2) PAN No.

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(3) Aadhar No.

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Recommendations of the Managing Committee :

The above Deposit may be accepted.

President / Secretary

Employee/User Sign.

Yours faithfully,

Signature

Name

A/c No.

Mobile No.

E-MAIL

Address

AFFIDAVIT / DECLARATION

I/Wedo hereby declare that to the best of my/our Knowledge and belief what is started above is correct, complete and is truly stated. I/We declare that the incomes referred to in this form are not includible in the total income of any other person under section 60 to 64 of the Income Tax Act, 1961. I/We further declare that the tax on my/our estimated total incomes computed in accordance with the provision of the income-Tax Act, 1961, for the previous year endingrelevant to the assessment yearwill be nil. I/We also declare that my/our incomes for the previous year ending on.....relavant to the assessment yearwill not exceed the maximum amount which is not chargeable to income tax. Therefore please don't deduct TDS on accordance of this affidavit.

मैंने उपरोक्त शपथ पत्र को हिन्दी में समझ लिया है। मैं पूर्ण रूप से सहमत हूँ।

Date

Place

Signature of Declarant

R.D./F.D./MIS Pre-maturity Withdrawal Chart

Tenure wise Interest rates for RD/FD/MIS Schemes

SCHEME NAME : FD-12/MIS-12 (1 YEAR, 365 DAYS, 12 MONTHS)(Interest @9%p.a.)

Tenure/Maturity Period	Rate of Interest (%p.a.)w.e.f.1 Sep. 2022
	GENERAL
0-3 Months	No Interest
3-6 Months	5%
6-11 Months	7%
12 Months	9%

SCHEME NAME : FD-24/MIS-24 (2 YEAR, 730 DAYS, 24 MONTHS)(Interest @10%p.a.)

Tenure/Maturity Period	Rate of Interest (%p.a.)w.e.f.1 Sep. 2022
	GENERAL
0-3 Months	No Interest
3-6 Months	5%
6-12 Months	7%
12-23 Months	8%
24 Months	10%

SCHEME NAME : FD-36/MIS-36 (3 YEAR, 1095 DAYS, 36 MONTHS)(Interest @11%p.a.)

Tenure/Maturity Period	Rate of Interest (%p.a.)w.e.f.1 Sep. 2022
	GENERAL
0-3 Months	No Interest
3-6 Months	5%
6-12 Months	7%
12-24 Months	8%
24-35 Months	9%
36 Months	11%

SCHEME NAME : FD-48/MIS-48 (4 YEAR, 1460 DAYS, 48 MONTHS)(Interest @11%p.a.)

Tenure/Maturity Period	Rate of Interest (%p.a.)w.e.f.1 Sep. 2022
	GENERAL
0-3 Months	No Interest
3-6 Months	5%
6-12 Months	7%
12-24 Months	8%
24-47 Months	9%
48 Months	11%

SCHEME NAME : FD-60/MIS-60 (5 YEAR, 1825 DAYS, 60 MONTHS)(Interest @11%p.a.)

Tenure/Maturity Period	Rate of Interest (%p.a.)w.e.f.1 Sep. 2022
	GENERAL
0-3 Months	No Interest
3-6 Months	5%
6-12 Months	7%
12-24 Months	8%
24-59 Months	9%
60 Months	11%

SCHEME NAME : FD-72/MIS-72 (6 YEAR, 2190 DAYS, 72 MONTHS)(Interest @11%p.a.)

Tenure/Maturity Period	Rate of Interest (%p.a.)w.e.f.1 Sep. 2022
	GENERAL
0-3 Months	No Interest
3-6 Months	5%
6-12 Months	7%
12-24 Months	8%
24-71 Months	9%
72 Months	11%

The Society Pays interest on deposits as per various deposit schemes. Interest rate are revised from time to time and made Known to its member. Revised interest rate are applicable for the existing policy holders as well as the renewals and the fresh deposits.

Terms and Conditions :

- No interest shall be paid on premature withdrawal of deposits up to 90 days from the date of deposit in case of Fd/MIS Scheme.
- Pre-mature guidelines shall be applicable as per the pre-maturity withdrawal chart.
- Min. Amount of monthly instalment in RD shall be Rs. 100 and Rs. 5000 in case of FD/MIS.
- In case of the misplace/lost of the FD Certificate, Policy holder shall have to produce the indemnity bond to the society office to re-issue the Duplicate MIS/FD Certificates.
- Duplicate issue RD Passbook will incur RS 50+GST as a charge.
- Overdue maturity payment/payments will not be entertained with any extra interest benefit after the maturity date.
- Investing the overdue maturity again with the society will have the date of commencement same as the date of maturity.
- No Interest shall be paid in RD Scheme Pre-maturity.

Salient Features :

- RD Passbook and FD/MIS certificate will be provided.
- Loan facility only 90% against FD Scheme. 60% Loan Facility against MIS Scheme.
- 2% extra interest on loans will be charged.
- Hassle free premature spot payment any time.
- Nominee facility available.
- No TDS (tax deduction at source) on interest income.
- Offers higher interest rates, more than BANKS.
- No loan facility against RD Scheme.

Date

Place

.....
Applicant's Signature

OFFICE OF THE REGISTRAR CO-OPERATIVE SOCIETIES
GOVERNMENT OF NATIONAL CAPITAL TERRITORY OF DELHI
OLD COURT BUILDING, PARLIAMENT STREET
NEW DELHI - 110001

F.No.47/DRCS/TC-2&4/2023/ 2627

Dated: - 01/11/23

REGISTRATION CERTIFICATE

It is to certify that in pursuance to Delhi Co-operative Societies Act, 2003, a Society by the name and style of Delhi Sarvjan Hitay Co-operative (Urban) Thrift & Credit Society Ltd. at H.No.154, Ground Floor, Street No.9, Chander Vihar, Mandawali, Delhi-110092 in the National Capital Territory of Delhi, has been registered in the office of the Registrar Co-operative Societies at Sl.No.10837/Sec-II/ T/C/2023 on dated 31.10.2023. The Bye-Laws filed by the society have also been duly registered.

This issues with the prior approval of Competent Authority, RCS vide U.O. No.107744505 dated 27.10.2023.

Given this 1st day of November, 2023 at Delhi under the seal and signature of this office.




(SURINDER NARANG)
ASSTT. REGISTRAR (BANKING)