

**SUMMER PROJECT REPORT**

**“STUDY OF WORKING PROCESS AND TECHNIQUES OF HIVTAP  
KARMACHARI SAHAKARI PATSANSTHA LIMITED, WARDHA”**

**Submitted to:**

**Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur**

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**NAAC Accredited ‘A’ Grade Institution**



**Academic Year 2020-2021**



## CERTIFICATE

This is to certify that the investigation described in this report titled “**Study of working process and techniques of Hivtap Karmachari Sahakari Patasanstha Limited, Wardha**”. has been carried out by **Mr. Santoshsingh Dhanrajsingh Bais** during the summer internship project. The study was done in the organisation, **Hivtap Karmachari Sahakari Patasanstha Ltd, Wardha**, in partial fulfilment of the requirement for the degree of Master of Business Administration of **D.M.S.R G.S College of Commerce & Economics, Nagpur**.

This work is the own work of the candidate, complete in all respects and is of sufficiently high standard to warrant its submission to the said degree. The assistance and resources used for this work are duly acknowledged.

Dr. Ashwini Purohit

(Director)

## CERTIFICATE



स्थापना १९७३

फोन नं. २४४५८३

**हिवताप कर्मचारी सहकारी पत संस्था मर्यादित, वर्धा**


र. नं. डब्ल्यु. डी. ए. / आर. एस. आर. १०६

प्रति,

दिनांक: १५/२०२०  
०३-०९-२०२०

This is to Certify that **Mr. Santoshsingh Dhanrajsingh Bais** a student of Master of Business Administration (MBA), Department of Management Sciences & Research (DMSR), G. S. College of Commerce & Economics, Nagpur, has successfully completed 45 Days (from 20<sup>th</sup> July to 3<sup>rd</sup> September 2020) Summer internship program at **Hivtap Karmachari Sahakari Pat Sanstha Ltd., Wardha**. During the period of his internship program with us, he was found Punctual, Hardworking and inquisitive.

**Mr. Santoshsingh Dhanrajsingh Bais** possesses a good moral character and pleasing personality. We wish him all the best in his future endeavors.

  
संस्था  
हिवताप कर्मचारी सह. पत संस्था  
वर्धा, वर्धा प. सं. १०६

## ACKNOWLEDGEMENT

It is a matter of pride and privilege for me to have done a summer Internship project in **“Hivtap Karmachari Sahakari Patsanstha Limited, Wardha”** and I am sincerely thankful to them for providing this opportunity to me.

I am thankful to **“Mr. Arvind P. Konpratiwar”** for guiding me through this project and continuously encouraging me. It would not have been possible to complete this project without his / her support.

I am also thankful to all the faculty members of Department of Management Sciences and Research, G S College of Commerce and Economics, Nagpur and particularly my mentor **“Dr. Geeta Naidu”** for helping me during the project.

Finally, I am grateful to my family and friends for their unending support.

Mr. Santoshsingh Dhanrajsingh Bais

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## INTRODUCTION

### Co-operative organization

#### Meaning:

A cooperative organization is a form of business ownership that consists of a group of people who have joined together to perform a business function more efficiently than each individual could do alone. The purpose of a co-operative organization is not to make a profit for itself.

However, members of certain types of cooperative organizations do make a profit by selling their product and/or service to customers who are not co-operative organization members.

#### Co-operative Society:

A co-operative society is not a new concept. It prevails in all the countries. This is almost a universal concept. The co-operative society is active in all countries worldwide and is represented in all the sectors including agriculture, food, finance, healthcare, etc. To protect the interest of weaker sections, the co-operative society is formed. It is a voluntary association of people; whose motive is the welfare of the members.

A co-operative society is a voluntary association of individuals having common needs who join hands for the achievement of common economic interest. Its aim is to serve the interest of the poorer sections of society through the principle of self-help and mutual help.

The main objective of a co-operative society is to provide support to the members. Nobody joins a cooperative society to earn profit. People come forward as a group, pool their individual resources, utilise them in the best possible manner, and derive some common benefit out of it. A society which has as its object the promotion of economic interests of its members in accordance with cooperative principles can be registered as a Society. Similarly, a society established with the object of facilitating operation of such a society can also be registered under the Act. The society can be registered with limited or unlimited liability. The last word in the name of society should be 'Limited' if the Society is registered with limited liability.

### Definition:

According to E. H. Calvert, "Cooperative is a form of organisation wherein persons voluntarily associate together as human beings on the basis of equality for the promotion of an economic interest for themselves."

Cooperative organisation is "a society which has its objectives for the promotion of economic interests of its members in accordance with cooperative principles", the Indian Cooperative Societies Act 1912.

### Features of a Cooperative Society:

- As it is a voluntary association, the membership is also voluntary. A person is free to join a cooperative society, and can also leave anytime as per his desire. Irrespective of their religion, gender & caste, membership is open to all.
- It is compulsory for the co-operative society to get registration. The co-operative society is a separate legal identity to the society.

- It does not get affected by the entry or exit of its members.
- There is limited liability for the members of co-operative society. Liability is limited to the extent of the amount contributed by members as capital.
- An elected managing committee has the powers to take decisions. Members have the right to vote, by which they elect the members who will constitute the managing committee.
- The cooperative society works on the principle of mutual help & welfare. Hence, the principle of service dominates its working. If any surplus is generated, it is distributed amongst the members as a dividend in conformity with the bye-laws of the society.

#### Formation of a Co-operative Society

A Co-operative Society can be formed as per the provisions of the Co-operative Societies Act, 1912. At least ten persons having the capacity to enter into a contract with common economic objectives, like farming, weaving, consuming, etc. can form a Co-operative Society.

A joint application along with the bye-laws of the society containing the details about the society and its members, has to be submitted to the Registrar of Co-operative Societies of the concerned state. After scrutiny of the application and the bye-laws, the registrar issues a Certificate of Registration.

#### Requirements for Registration:

1. Application with the signature of all members
2. Bye-laws of the society containing:



- (a) Name, address and aims and objectives of the society;
- (b) Names, addresses and occupations of members;
- (c) Mode of admitting new members;
- (d) Share capital and its division.

Followings are different types of co-operative societies that exist in our country:

1. Consumers Co-operative Societies
2. Producers Co-operative Societies
3. Marketing Co-operative Societies
4. Credit cooperative societies
5. Farmer's cooperative societies
6. Housing Co-operative Societies

#### 1. Consumers cooperative societies:

The consumer cooperative societies are formed to protect the interests of consumers. The members comprise of consumers desirous of obtaining good quality products at reasonable prices. The society aims at eliminating middlemen to achieve economy in operations. It purchases goods in bulk directly from the wholesalers and sells goods to the members, thereby eliminating the middlemen. Profits, if any, are distributed on the basis of either their capital contributions to the society or purchases made by individual members.

## 2. Producers cooperative societies:

These societies are set up to protect the interest of small producers. The members comprise of producers desirous of procuring inputs for production of goods to meet the demands of consumers. The society aims to fight against the big capitalists and enhance the bargaining power of the small producers. It supplies raw materials, equipment and other inputs to the members and also buys their output for sale. Profits among the members are generally distributed on the basis of their contributions to the total pool of goods produced or sold by the society.

## 3. Marketing cooperative societies:

Such societies are established to help small producers in selling their products. The members consist of producers who wish to obtain reasonable prices for their output. The society aims to eliminate middlemen and improve the competitive position of its members by securing a favourable market for the products. It pools the output of individual members and performs marketing functions like transportation, warehousing, packaging , etc., to sell the output at the best possible price. Profits are distributed according to each member's contribution to the pool of output.

## 4. Credit cooperative societies:

Credit cooperative societies are established for providing easy credit on reasonable terms to the members. The members comprise persons who seek financial help in the form of loans. The aim of such societies is to protect the members from the exploitation of lenders who charge high rates of interest on loans. Such societies provide loans to members out of the amounts collected as capital and deposits from the members and charge low rates of interest.

## 5. Farmer's cooperative societies:

These societies are established to protect the interests of farmers by providing better inputs at a reasonable cost. The members comprise farmers who wish to jointly take up farming activities. The aim is to gain the benefits of large-scale farming and increase productivity. Such societies provide better quality seeds, fertilisers, machinery and other modern techniques for use in the cultivation of crops. This helps not only in improving the yield and returns to the farmers, but also solves the problems associated with the farming on fragmented land holdings.

## 6. Housing Co-operative Societies:

Cooperative housing societies are established to help people with limited income to construct houses at reasonable costs. The members of these societies consist of people who are desirous of procuring residential accommodation at lower costs. The aim is to solve the housing problems of the members by constructing houses and giving the option of paying in instalments. These societies construct flats or provide plots to members on which the members themselves can construct the houses as per their choice.

## COMPANY PROFILE



स्थापना १९७३

फोन नं. २४४५८३

**हिवताप कर्मचारी सहकारी पत संस्था मर्यादित, वर्धा**

र. नं. डब्ल्यु. डी. ए. / आर. एस. आर. १०६

Hivtap Karmachari Sahakari Patsanstha Limited is a government held banking service organization headquartered in Nagpur. Located in wardha is the cooperative society of government employees of Malaria office of wardha district which comes under district Malaria officer wardha.

Registration no W.D.A/R.S.R. 106.

The Society was found in March, 1973 by Shri P.B. Pandey.

Board of Directors	
Designation	Name
President	Mr. D.J. Barbad
Vice president	Mr. B.L. Pandit
Secretary	Mr. A.K. Botfole
Director	Mr. P.B. Kadukar

Director	Mr. R.P. Mule
Director	Mr. G.T. Nimje
Manager	Mr. Arvind P. Konpratiwar

Share capital of Hivtap Karmachari Society: The share capital of the organization upto march 2019 is ₹ 43,50,867 /- and in the current report year ₹ 44,27,871/-

Number of members: In the year 2019-20, the number of members 108.

#### Types of Loan and Schemes:

- Personal (Regular) Loan
- Immediate (Emergency) Loan
- Fixed Deposit (Gharkul plan monthly deposit)
- Recurring Deposit

Revised interest rates on term deposits:	
31 days to 180 days	6%
181 days, 1 year and above 5 years	7%
One year to 2 years	8%
Over two years	8.5%
Over four years	9%
Over five years	9.5 %

### Vision

The vision of Hivtap Karmachari Sahakari Pat Sanstha Limited is to provide quality, Honest, Trusted and committed financial services to its members.

### Mission

- To meet the financial needs by allocating loans to the members
- Implementing welfare schemes for the members
- Creating a sense of self-reliance among the members
- Helping to buy necessities of life

## SWOT Analysis:

Organizational strategies are the means through which companies accomplish their missions and goals. Successful strategies address four elements of the setting within which the company operates: the company's strengths, its weaknesses, the opportunities in its competitive environment, and the threats in its competitive environment. This set of four elements—strengths, weaknesses, opportunities, and threats-when used by a firm to gain competitive advantage, is often referred to as a SWOT analysis. SWOT was developed by Ken Andrews in the early 1970s. An assessment of strengths and weaknesses occurs as a part of organizational analysis; that is, it is an audit of the company's internal workings, which are relatively easier to control than outside factors. Conversely, examining opportunities and threats is a part of environmental analysis-the company must look outside of the organization to determine opportunities and threats, over which it has lesser control.

Strength and weakness are the internal factors of the organization and which are controllable. Opportunities and threats are external factors of the organization and which are uncontrollable

## Strengths:

- Limited Liability:

The liability of members remains limited to the extent of capital contributed by them.

- Government Support:

A cooperative society is the people's movement. Moreover, it promotes moral, social, and educational values. It also helps the economic enlistment of the people. That is why the government gives many concessions and privileges to this organization.

- Democratic Management:

All the members of the society are jointly known as the General Body, whereas the members who manage the cooperative society are known as the Managing Committee. They democratically manage the Hivtap Karmachari Sahakari Patsanstha Limited. “One member one vote” is the rule, and thus members can have a voice in management and the functioning of the society.

- Permanent Market:

Hivtap Karmachari Sahakari Patsanstha Limited has a permanent market because it is a malaria office employees society and they are only their members.

#### Weakness:

- No Open Membership:

The Hivtap Karmachari Sahakari PatSanstha Limited has no open membership for the general public, i.e., any common person cannot be a part of the society.

- Offline operations:

The society works offline and the all operation of society is manual which creates the possibility of errors in the financial statements.

- Limitation of Capital:

In this cooperative society, there is a limitation on capital because the membership of the society is limited only to the Malaria office employees.



- **Inefficient Management:**

The management of Hivtap Karmachari Sahakari Patsanstha Limited cooperative society is inefficient because the working members of the managing committee may not show a keen interest in the working of society.

- **Lack of sacrifice and sincerity:**

The success of any cooperative society depends on the sincerity and sacrificing mentality of its people. Managing a co-operative society without serving modality is impossible.

### **Opportunities:**

- **Constant Market**

Hivtap Karmachari Sahakari PatSanstha Limited has a constant market as they only target malaria office employees and all the employees have membership and faith in the society.

### **Threats:**

- Lack of public confidence
- Heavy competition from whole of banking and finance service sector
- Increasing dependency on technology
- Cooperative societies are less popular, so you cannot have easy access to information about them
- Less documentation of the other cooperative societies for different types of loans

## TERMINOLOGIES

### Personal (Regular) Loan:

A personal loan is a loan you qualify for based on your credit history and income. Personal loans are sometimes called signature loans or unsecured loans because there is typically no collateral required to secure a personal loan.

Personal loans are relatively easy to apply for and qualify for when compared to home and auto loans. That makes them useful for everything from small home improvements to expensive purchases. You can use the money for almost anything, but it's wise to borrow only as much as you need—and only for things that improve your finances or make a significant impact on your life.

The Hivtap Karmachari Sahakari society provides personal loans with an upper limit of ₹2,50,000/- at a rate of interest of 12%. The repayment of the loans is done compulsorily through EMI of ₹5,000/-.

### Immediate (Emergency) loan:

An emergency loan is any loan that a borrower can get on short notice in order to pay for unexpected expenses such as hospital bills, auto repairs, fixing damage on a house etc.

emergency loans are those types of loans which don't require too much of the documentation and are approved really quick without any asset showcase.

The Hivtap Karmachari Sahakari society provides emergency loans with an upper limit of ₹20,000/- at a rate of interest of 12%. The repayment of the loans is done compulsorily through EMI of ₹2,000/-.

## Fixed Deposit (Gharkul yojana monthly deposit):

As an investment instrument offered by banks and NBFCs (non-banking financial companies), Fixed Deposit is a great way to grow your savings with utmost safety. It is one of the most preferred avenues that enables you to deposit a lump sum amount with your financier, and choose a tenure as per your convenience. On completion of the pre-decided tenure, your deposit starts earning an interest, throughout the chosen duration, as per the interest rate at which you locked in your deposit.

Once your investment amount has been locked in at a specific interest rate, it remains unaffected by further changes in interest rates or market fluctuations. Thus, you can get guaranteed returns on your deposit, and you can choose to get your interest on a periodic basis, or at maturity. Usually, the defining criteria for FD is that the money cannot be withdrawn before maturity, but you may withdraw them after paying a penalty.

The Fixed deposits begin at a minimum deposit amount of ₹1,000/- and there is no ceiling on the upper limit of the deposit.

## Recurring Deposit:

A Recurring Deposit, commonly known as RD, is a unique term-deposit that is offered by Indian Banks. It is an investment tool which allows people to make regular deposits and earn decent returns on the investment. Due to the regular deposit factor and an interest component, it often provides flexibility and ease of investments to users/individuals.

However, it is essential to know that RDs are different from Fixed Deposits/FDs . RDs are flexible in most aspects. An RD account holder can choose to invest a fixed amount each

month while earning decent interest on the amount. RDs are an ideal saving-cum-investment instrument.

Most major banks in India offer Recurring Deposit Accounts, with a term that often ranges between 6 months to 10 years, also providing individuals with the opportunity to choose a term according to their needs. However, the interest rate, once determined, does not change during the tenure; and on maturity, the individual will be paid a lump sum amount which includes the regular investments as well as the interest earned.

The Recurring deposits begin at a minimum deposit amount of ₹1,000/- and there is no ceiling on the upper limit of the deposit.

#### Deceased fund:

Deceased fund is a special scheme offered by the Hivtap Karmachari Sahakari Patsanstha Ltd in which if any member of the society passes away, an amount of ₹5000/- is immediately given to the family of the member. For this, an amount of ₹20/- is taken each month from every members.

#### District Malaria Office (DMO):

Malaria is a life-threatening disease. It's typically transmitted through the bite of an infected *Anopheles* mosquito. Infected mosquitoes carry the *Plasmodium* parasite. Malaria is typically found in tropical and subtropical climates where the parasites can live. The World Health Organization (WHO) states that, in 2016, there were an estimated 216 million cases of malaria in 91 countries. India is a country where malaria is a widespread disease.

The state government has created the District Malaria Offices (DMO) to perform surveys in its jurisdiction for the risk of the Malaria carrying mosquitoes. They then take preventive measures in the areas that have higher risk of the disease.

## **OBJECTIVE OF STUDY**

- To get acquainted with the real environment of the organization
- To know and analyse the strength and weakness of the organization and the forthcoming opportunities and threats for it
- To get a practical exposure of the organization

## **SCOPE OF STUDY**

This project is to study the working process and techniques of Hivtap Karmachari Sahakari Patsanstha Limited. Also, the project intends to make a detailed study of the different types of loans and schemes provided by the organisation and finding the problem areas to give a proposal of solution.

The scope of the study is restricted to only Hivtap Karmachari Sahakari Patsanstha Ltd.

The Hivtap Karmachari Sahakari Patsanstha Ltd. is a government held banking service organisation, hence the study is limited to this particular government organisation. The customers analysed here are the members of this society and not public in general. The schemes and processes analysed in the study are exclusive to the Hivtap Karmachari Sahakari Patsanstha Ltd. and not any other financial service organisation. The findings and suggestions are restricted to Hivtap Karmachari Sahakari Patsanstha Ltd.

## **NEED OF STUDY**

- We can get a clear idea about the credit facilities provided by the Hivtap Karmachari Sahakari Pat Sanstha Ltd.
- The study helps us to know the performance and growth of the society
- By preparing this project report, we have come to our own conclusion about the society and suggested ways for improvement of the Hivtap Karmachari Sahakari Patsanstha Ltd.

## **CONTRIBUTION DURING SIP**

During my 45-day internship with the Hivtap Karmachari Sahakari Patsanstha Limited, I was introduced to the society and their functioning. I was told about the services that are provided to its members.

The Hivtap Karmachari Sahakari Patsanstha Ltd. provides the following kinds of loans and schemes to its members:

- Personal (Regular) Loan
- Immediate (Emergency) Loan
- Fixed Deposit (Gharkul plan monthly deposit)
- Recurring Deposit

I majorly worked on the recovery statement made by the society.

Recovery statement is the statement which they prepare every month for the recovery of loans and the deposit recovery for every member as this society comes under DMO (District Malaria Officer) and DMO takes care of all the recovery of society.

The recovery process of Hivtap Karmachari Sahakari Patsanstha Ltd. is very simple where the society prepares a demand list or recovery statement of each member every month from the books that they keep like FD book, RD book and the loan ledger.

The recovery statement includes contents like - Monthly subscription, Recurring deposit, Deceased fund, Welfare fund, Building fund which comes under the monthly deposit recovery.

Regular Debt recovery, Emergency Debt recovery, Fixed deposit debt recovery.





## **LIMITATIONS**

There are some limitations in doing this project study. They are as follows:

- The biggest limitation of this study was the Corona-virus outbreak. The office was shut down for a few days during the nation-wide lockdown. It restricted me from attending the office on a daily-basis and participating entirely in the regular functioning of the Hivtap Karmachari Sahakari Patsanstha Ltd.
- Primary data is collected as per knowledge and information given by the Manager of the society.
- Some financial information is kept confidential by the department of Hivtap Karmachari Sahakari Patsanstha Limited.
- The analysis that has been done is for a short period of three years, i.e., 2018, 2019, 2020 as data for prior years was not available in the annual report.
- The book-keeping at the Hivtap Karmachari Sahakari Pat Sanstha Limited is done using pen and paper. Hence, obtaining data of years ago is a tedious job. It would have been easily available if the record- keeping was computerized.

## **RESEARCH METHODOLOGY**

The research methodology used for this study is a combination of Descriptive research, Applied research, Quantitative research and Empirical research.

Descriptive research or Ex Post Facto research is a type of research done where the researcher has no control over the variables, he can only report what has happened or what is happening.

Applied research aims at finding a solution for an ongoing problem in the organisation.

Research done to identify the social, economic, political or technological trends that may affect a particular institution are examples of applied research.

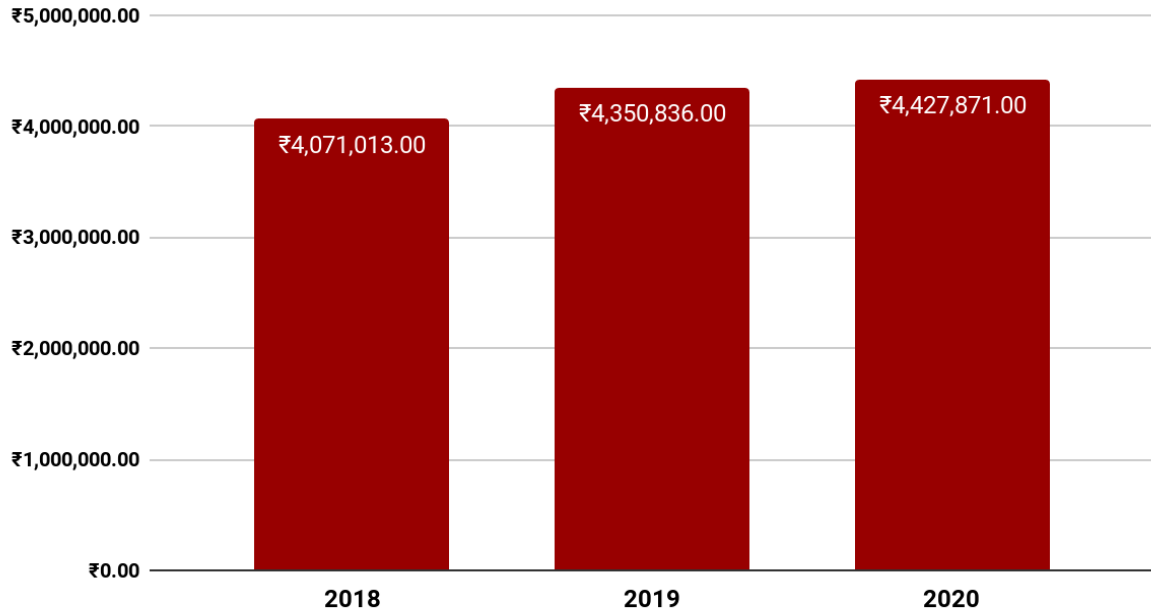
Quantitative research is based on the measurement of the quantity or amount.

Empirical research relies on experience or observation alone. It is a data-based research, coming up with conclusions that are capable of being verified by observation or experiment.

## FINDINGS

- Share capital:

### Share Capital of three years



Share capital in March 2018 was ₹4,071,013.00 and for March 2019 ₹4,350,836.00.

Therefore, there was an increase in the share capital by ₹279,823.00 in the year 2018-2019.

$$₹4,350,836.00 - ₹4,071,013.00 = ₹279,823.00$$

Share capital in March 2020 was ₹4,427,871.00 and for March 2019 ₹4,350,836.00.

Therefore, there was an increase in the share capital by ₹77,035.00 in the year 2019-2020.

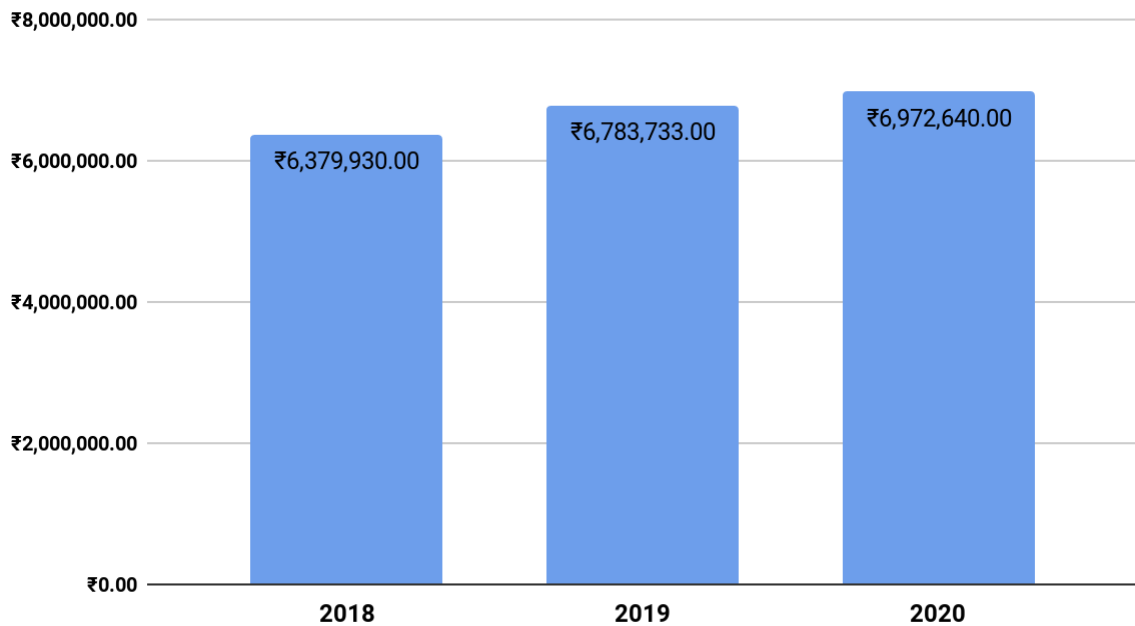
$$₹4,427,871.00 - ₹4,350,836.00 = ₹77,035.00$$

As compared to the year 2018-2019, the share capital for the year 2019-2020 has seen a less increase in the total amount calculated.

The reason for the increase in the share capital is that when a member requests for a loan from the Hivtap Karmachari Sahakari Patsanstha Limited, 10% of the loan amount is deposited by the society in its share capital.

- Personal (Regular) loan:

### Personal (Regular) Loan of three years



Personal loan in March 2018 was ₹6,379,930.00 and for March 2019 ₹6,783,733.00.

Therefore, there was an increase in the Personal loan by ₹403,803.00 in the year 2018-2019.

$$₹6,783,733.00 - ₹6,379,930.00 = ₹403,803.00$$

Personal loan in March 2020 was ₹6,972,640.00 and for March 2019 ₹6,783,733.00.

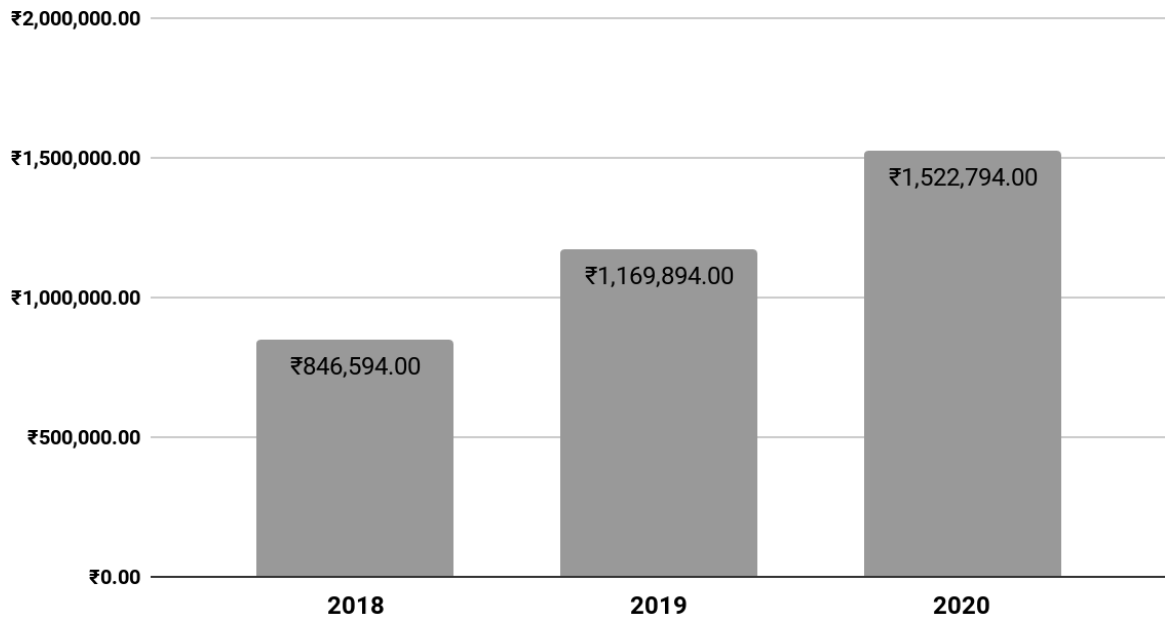
Therefore, there was an increase in the share capital by ₹188,907.00 in the year 2019-2020.

$$₹6,972,640.00 - ₹6,783,733.00 = ₹188,907.00$$

As compared to the year 2018-2019, the personal loan for the year 2019-2020 has seen a less increase in the total personal loan amount calculated.

- Fixed Deposit (Gharkul Yojana monthly deposit):

### Fixed Deposit (Gharkul yojana monthly deposit) of three years



Fixed deposit in March 2018 was ₹846,594.00 and for March 2019 ₹1,169,894.00. Therefore, there was an increase in the fixed deposit by ₹323,300.00 in the year 2018-2019.

$$₹1,169,894.00 - ₹846,594.00 = ₹323,300.00$$

Fixed deposit in March 2020 was ₹1,522,794.00 and for March 2019 ₹1,169,894.00.

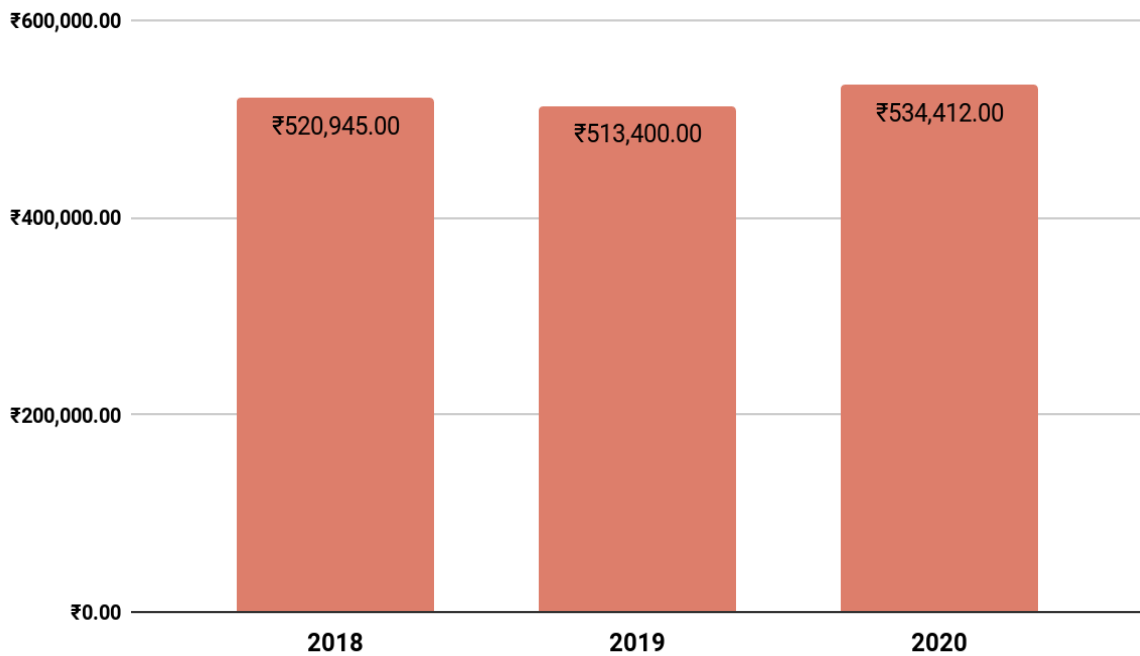
Therefore, there was an increase in the fixed deposit by ₹352,900.00 in the year 2019-2020.

$$₹1,522,794.00 - ₹1,169,894.00 = ₹352,900.00$$

As compared to the year 2018-2019, the fixed deposit for the year 2019-2020 has seen an increase in the total fixed deposit amount calculated.

- Immediate (Emergency) loan:

### Immediate (Emergency) loan of three years



Emergency loan in March 2018 was ₹520,945.00 and for March 2019 ₹513,400.00.

Therefore, there was a decrease in the emergency loan by ₹7,545.00 in the year 2018-2019.

$$₹513,400.00 - ₹520,945.00 = -₹7,545.00$$

Emergency loan in March 2020 was ₹534,412.00 and for March 2019 ₹513,400.00.

Therefore, there was an increase in the share capital by ₹21,012.00 in the year 2019-2020.

$$₹534,412.00 - ₹513,400.00 = ₹21,012.00$$

As compared to the year 2018-2019, the emergency loan for the year 2019-2020 has seen an increase in the total emergency loan amount calculated.

- Procedure for recovery of loans is very systematic. The repayment amount is directly deducted from the salaries of the borrowers. This is done with the consent of the borrower taken prior to sanctioning of the loan to him/her.
- There was over-writing in the ledgers which created the possibility of errors in the financial statements.
- Members are happy with the services provided by society.



## CONCLUSION

- Hivtap Karmachari Sahakari Pat Sanstha Limited is working in the right direction. It cannot be ignored that since its establishment it is striving hard for improving the economic conditions of the members.
- At the same time, it is providing services to its members in various ways i.e., advancing loans as and when needed at a cheaper rate of interest.
- Loan distribution and collection system is also good. Loan is allotted without discrimination. Members are satisfied with the working of the society.
- It is necessary that society should always orient its activities towards the welfare of members. It is a well-known fact that the main objective of the society is "EACH FOR ALL AND ALL FOR EACH". Therefore, it is necessary for the society to always aim at continuous development or adoption of methods which will be more helpful to the members of the society.

## **SUGGESTION**

- Increase their customer base:

The society only takes care of the financial needs of the Malaria Office employees.

They could provide financial service to other government owned health departments in addition to those they are already covering, so that they can increase their members and have more investments from them.

- Increase loan amount:

While interacting with a few members of the society, I came to know that the majority of the members have objections about the amount that was loaned.

Therefore, society should increase loan amounts of emergency loan as well as personal loan.

- More types of Loans:

The society should provide a variety of loans like home loans, vehicle loans etc. They should also provide education loans to children of the members of the society.

- Reduce the waiting time for a loan for personal loan:

The procedures designed by the Hivtap Karmachari Sahakari Pat Sanstha Ltd for granting loans are very lengthy. The time taken to process the documentation and sanctioning of a regular/ personal loan could be decreased as the borrower may require the money urgently.

- Online and computerized operations:

The Hivtap Karmachari Sahakari Pat Sanstha Ltd is a society that performs all its functions on pen and paper. Looking at the current day scenario, they should shift their operations online as it not only benefits them but also the members of the society. It will prevent the loss of data and a lot of time can be saved as it will reduce the manual work.

## **BIBLIOGRAPHY**

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<https://www.iedunote.com/cooperative-society>  
[www.google.com](http://www.google.com)
- Data from internal sources at Hivtap Karmachari Sahakari Patsanstha Limited.

## APPENDIX

### Appendix 1: Application form of Membership

#### हिवताप कर्मचारी सहकारी पत संस्था, वर्धा

र. नं. WDA/RSR - 106

रामनगर गजानन सायकल स्टोअर्स जवळ, वर्धा  
सभासद होण्याबाबत अर्ज  
(उपविधी क्र. ४)

मे. अध्यक्ष, हिवताप कर्मचारी सहकारी संस्था मर्या., वर्धा  
महोदय,

विनंती की मला आपले हिवताप कर्मचारी संस्था सहकारी पत संस्थेचे सभासद व्हावयाचे आहे. मी संस्थेचे सर्व नियम वाचले आहेत. त्याप्रमाणे वागण्यास मी तयार आहे. महाराष्ट्र सहकारी संस्था अधिनियम व बँकेचे उपविधी यांचे मी पालन करीन व हे नियम अगर त्यात वेळोवेळी होणारे बदल माझेवर बंधनकारक राहतील.

माझे पूर्ण नांव श्री/श्रीमती/कु. \_\_\_\_\_ हुद्दा \_\_\_\_\_

जन्म तारीख \_\_\_\_\_ आज रोजी वय \_\_\_\_\_ नियुक्तीची तारीख \_\_\_\_\_ कायम झाल्याची

तारीख \_\_\_\_\_ सेवाकाळ \_\_\_\_\_ मुळपगार \_\_\_\_\_ महागाई भत्ता \_\_\_\_\_ एकूण \_\_\_\_\_ माझा

भविष्य निर्वाह निधी रु. \_\_\_\_\_ शिल्लक आहे. पुढील तीन वर्षात निवृत्त होणार आहे./ नाही. इतर सहकारी संस्थाकडून

कर्ज घेतले असल्यास अशा कर्जाची बाकी \_\_\_\_\_

१) कायम पत्ता \_\_\_\_\_

२) सध्या राहण्याचा पत्ता \_\_\_\_\_

कृपया मला आपल्या संस्थेचे सभासद करून घ्यावे ही विनंती.

ठिकाण : \_\_\_\_\_

दिनांक : \_\_\_\_\_

अर्जदारी सही

आपले दिनांक \_\_\_\_\_ चे अर्जानुसार कार्यकारीणीच्या दिनांक \_\_\_\_\_ रोजी झालेल्या सभेचा ठराव क्र. \_\_\_\_\_ अन्वये आपणास सभासद करून घेण्यात आले असून आणि दिलेल्या भागाची रक्कम रु. २००/- (रु. दोनशे फक्त) आपले खाती जमा करण्यात आलेले आहे. नमुना 'क' (नियम ४५ (१) पहा) नियम ४५ (१) खालील प्रतिज्ञापत्रानुसार उपविधी क्रमांक ४ क मध्ये नमूद केल्याप्रमाणे

मी \_\_\_\_\_ राहणार \_\_\_\_\_

एकापेक्षा अधिक पत संस्थांचा सदस्य आहे / झालो आहे. त्या पत संस्थाची नांवे खालील देण्यात आलेले आहे.

१) हिवताप कर्मचारी सहकारी संस्था, वर्धा २) \_\_\_\_\_

३) \_\_\_\_\_ ४) \_\_\_\_\_

महाराष्ट्र सहकारी संस्था १९६१ नियम ४५ अन्वये आवश्यक असल्याप्रमाणे मी याद्वारे असे जाहीर करतो की, मी केवळ हिवताप कर्मचारी सहकारी संस्था र. नं. १०६ कडूनच कर्ज होईल.

ठिकाण : \_\_\_\_\_

दिनांक : \_\_\_\_\_

साक्षीदार \_\_\_\_\_

१) \_\_\_\_\_ २) \_\_\_\_\_ ३) \_\_\_\_\_

सही

### (३) वारसा पत्र

महाराष्ट्र सहकारी संस्था अधिनियम १९६० च्या कलम ३० (१) नियम २५ उपविधी ५ (३) अन्वये मी खालील इसमास आपला वारस ठरवित आहे.

पूर्ण नांव \_\_\_\_\_ वय \_\_\_\_\_

जात \_\_\_\_\_ नाते संबंध \_\_\_\_\_ पुर्ण पत्ता \_\_\_\_\_

स्थायी पत्ता \_\_\_\_\_

माझे नांवावर संस्थेत जमा असलेली रक्कम माझ्या मृत्युनंतर व निर्देशित केलेल्या वारसास देण्यात यावी. माझेकडून संस्थेस घेणे असलेल्या रक्कमा माझे मृत्युनंतर वारसाकडून वसूल करण्याचा संस्थेला अधिकार राहिल.

साक्षीदार \_\_\_\_\_

१)..... २).....

वारसापत्र लिहून देणाराची सही

## Appendix 2: Application Form for Emergency Loan

### हिवताप कर्मचारी सहकारी पत संस्था मर्यादित, वर्धा र. नं. १०६ तातडीचे कर्ज मिळण्याबाबत अर्ज

प्रति,  
मा. अध्यक्ष/सचिव  
हिवताप कर्मचारी सहकारी पतसंस्था मर्या. वर्धा  
र. नं. १०६

महोदय,

सेवेशी विनंती कर्ज करतो की, मला \_\_\_\_\_ कामासाठी वेळीच रु. \_\_\_\_\_  
(अक्षरी रु. \_\_\_\_\_ फक्त) ची गरज भासल्यामुळे माझे नावांनी तातडीचे कर्ज मंजूर  
करून ते मला देण्याची कृपा करावी.

स्थान : \_\_\_\_\_

पूर्ण नांव \_\_\_\_\_

दिनांक : \_\_\_\_\_

हुद्दा व पत्ता \_\_\_\_\_

फार्मनुसार करारनामा

अर्जदाराची सही \_\_\_\_\_

### प्रॉमिसरी नोट

मी \_\_\_\_\_ सभासद

हिवताप कर्मचारी सहकारी पतसंस्था र. नं. १०६ लिहून देतो की वरील संस्थेचे मी घेतलेले कर्ज रु. \_\_\_\_\_  
(अक्षरी \_\_\_\_\_) व त्यावरील व्याज मला कबूल आहे. संस्थेची रक्कम व  
त्यावरील होणारे व्याज संस्थेने मागाणी केल्याबरोबर ताबडतोब देईन. माझेकडे येणे असलेल्या थकीत कर्जाबद्दल संस्थेने केलेल्या  
कारवाईला माझे मालकीची स्थावर व जंगम मालमत्ता जबाबदार राहिल.

याप्रमाणे मी प्रॉमिसरी नोट लिहून दिली ती माझे इस्टेट वारसान लागू असे

तारीख \_\_\_\_\_

सही

जमानतदाराचे कबुलीपत्र

### जामिनदारांच्या सहा

१) पूर्ण नाव \_\_\_\_\_

सही \_\_\_\_\_

२) पूर्ण नाव \_\_\_\_\_

सही \_\_\_\_\_

अध्यक्ष/सचिव

१) व्यवस्थापक कमेटीच्या दि. \_\_\_\_\_ च्या ठराव नं. \_\_\_\_\_ प्रमाणे कर्ज रु. \_\_\_\_\_

(अक्षरी रु.) \_\_\_\_\_ मंजूर झाले आहे.

अध्यक्ष

सचिव

आज दि. \_\_\_\_\_ ला रु.

अक्षरी रु. \_\_\_\_\_

नगदी घेवून भरून पावलो.

अर्जदाराची सही \_\_\_\_\_

## हिवताप कर्मचारी सहकारी पत संस्था मर्या; वर्धा,

नोंदणी क्र. WDR/RSR/१०६

### कर्ज मिळण्याबाबत अर्ज

प्रती,

अध्यक्ष / सचिव

हिवताप कर्मचारी सहकारी पत संस्था मर्या, वर्धा

नोंदणी क्रमांक १०६

महोदय,

मी आपल्या संस्थेचा सभासद असून मला माझ्या खालील सभासदाच्या जमानतीवर व माझ्या भाग भांडवलाच्या रकमेवर  
रुपये \_\_\_\_\_ (अक्षरी रुपये \_\_\_\_\_ )

कर्ज घेण्याची माझी इच्छा आहे. त्याची परतफेड मी माझे पगारातून दरमहा रुपये \_\_\_\_\_ प्रमाणे \_\_\_\_\_  
महिन्यांत करून देईन. संस्थेचे उपनियम मी वाचले व समजून घेतले आहेत. ते मला बंधनकारक आहेत. तसेच सोबतच्या  
करारनाम्यातील अटी मला मान्य असून मी हा करारनामा स्वच्छेने व समजून उमजून लिहून दिला आहे.

मी \_\_\_\_\_ येथे नोकरी करित असून  
माझी नेमणूकीची तारीख \_\_\_\_\_ ही आहे.

मला \_\_\_\_\_ करिता कर्ज पाहिजे असून ह्या मिळणाऱ्या कर्जाचा  
वापर मी योग्य कामासाठीच करीन, मी कोणत्याही इतर संस्थेतून कर्ज घेतलेले नाहीत. तसेच माझ्याकडे आपल्या संस्थेचे  
थकीत कर्ज किंवा त्यावरील देणे असलेले व्याज बाकी नाही.

माझी एकूण ठेव रु \_\_\_\_\_ व मासिक वर्गणी रु. \_\_\_\_\_ आहे. माझा मासिक पगार  
(पुर्ण भत्ता असलेला पगार) रु \_\_\_\_\_ इतका असून संस्थेत माझे रु. \_\_\_\_\_ चे हिस्से जमा आहे.  
संस्थेकडून मिळालेले वरील कर्ज फेडण्याच्या मुदतीत मी सेवानिवृत्त होत नाही. किंवा संस्थेतून निघून जाणार नाही.

तरी माझे अर्जाचा सहानुभूतापूर्वक विचार होऊन मला रु. \_\_\_\_\_ कर्ज देण्याची कृपा करावी  
स्थान \_\_\_\_\_ अर्जदाराची सही \_\_\_\_\_  
दिनांक \_\_\_\_\_ पुर्ण गांव/ पदनाम \_\_\_\_\_  
पत्रव्यवहाराचा पत्ता \_\_\_\_\_

### जमानतनामा

श्री/ श्रीमती \_\_\_\_\_ यांनी घेतलेल्या कर्जाची रु. \_\_\_\_\_  
(अक्षरी रु. \_\_\_\_\_ ) ची फेड न केल्यास त्या कर्जाची परतफेड  
करण्याची हमी आम्ही घेत आहोत.

सदरहू सभासदाकडून कोणत्याही कारणाने कर्ज वसूल न झाल्यास आम्ही त्या परतफेड करण्यास कटीबंध आहोत.  
कर्ज परतफेड करण्यास कर्जदाराने टाळाटाळ केल्यास अशा स्थितीत संस्थेनी केलेली कारवाई आमचे पगारास  
तसेच आमचे मालकीचे स्थावर अथवा जंगम मालमत्तेस बंधनकारक राहिल.

ही जमानत आम्ही स्वच्छेने व विचारपूर्वक घेत आहो.

मुख्यालय :

तालुका : \_\_\_\_\_ जि. वर्धा

दिनांक :

मुख्यालय :

तालुका : \_\_\_\_\_ जि. वर्धा

दिनांक :

१) जमानतदाराचे पूर्ण नाव व हुद्दा

नेमणूकीचा दिनांक :

सही \_\_\_\_\_

२) जमानतदाराचे पूर्ण नाव व हुद्दा

नेमणूकीचा दिनांक :

सही \_\_\_\_\_

# हिवताप कर्मचारी सहकारी पत संस्था मर्या; वर्धा,

नोंदणी क्र. WDR/RSR/१०६

## कर्जासंबंधी करारनामा

आज दिनांक \_\_\_\_\_ रोजी मला नियमित कर्ज / तात्कालीन कर्ज / जिप्रस कर्ज रु. \_\_\_\_\_  
अक्षरी रु. \_\_\_\_\_ ) खालील अटीनुसर मिळाले.

- १) \_\_\_\_\_ रुपयाचे कर्ज रु. \_\_\_\_\_ दरमहा प्रमाणे \_\_\_\_\_ हप्त्यात फेड केली जाईल सदरहू कर्जाचे हप्ते संस्थेच्या नियमाप्रमाणे दर महिन्याच्या १० ताराखेला किंवा त्यापूर्वी देण्यात येईल.
- २) व्याजाचा दर दरसाल दर शेकडा रु. \_\_\_\_\_ प्रमाणे राहिल व ती कर्जाच्या हप्त्याच्या तारखेपावेतो देणे असलेल्या एकदर रकमेवर आकारून हप्त्याबरोबर देईल.
- ३) कर्जाचे हप्ते मंजूर केलेल्या हप्त्यांत आणि मुदतीत दिल्या न गेल्यास व कार्यकारी मंडळाने मुदत वाढ न दिल्यास माझेकडे देणे असलेल्या थकीत कर्जाच्या रकमेवर अक्षर त्याच्या कोणत्याही हिस्स्यावर नियमित व्याजशिवाय दरसाल दर शेकडा रुपये \_\_\_\_\_ प्रमाणे पिनल व्याज देण्यास तयार आहे.
- ४) एक किंवा त्यापेक्षा जास्त हप्ते थकल्यास कर्जाची देणे असलेली पूर्ण रक्कम व्याजासहीत एकदम वसूल करण्याचा संस्थेस हक्क आहे. त्या रकमेची पूर्ण फेड होईपावेतो पूर्ण रकमेवर दंड म्हणून दरसाल दर शेकडा रुपये \_\_\_\_\_ व्याज आकारले जाईल.
- ५) कर्जाचे हप्ते माझ्याकडे लागोपाठ दोन वेळा थकल्यास देणे असलेले कर्ज व त्यावरील व्याज माझ्याकडे ताबडतोब ड्यू होईल.
- ६) कोणत्याही कारणास्तव पगार वितरण करण्याच्या अधिकाऱ्यानी वसूली न केल्यास किंवा त्या अधिकाऱ्यास वसूल करण्याकरिता एखाद्या महिन्यात काही कारणास्तव कळविले नसल्यास कर्जाचा हप्त ठरावीक तारखेच्या आंत पाठविण्याची जबाबदारी माझी राहिल.
- ७) पोटनियमाप्रमाणे माझ्या जमानतदाराचे सभासदत्व संस्थेतून रद्द झाल्यास अगर कार्यकारी मंडळाच्या मते तो जमानतदार अयोग्य आहे. असे वाटल्यास माझ्यावर कार्यकारी मंडळाने दिलेल्या मुदतीच्या आंत दुसरा जमानदार देण्याची जबाबदारी माझी राहिल. ठराविक मुदतीस जमानतदार न दिला तर माझेकडे येणे असलेले पुर्ण कर्ज व्याजासह एका हप्त्यात वसूल करण्याचा अधिकार कार्यकारी मंडळाला राहिल.
- ८) परतफेडीची हप्त्याची मुदत वाढविण्यासाठी केलेल्या अर्जावर जमानतदाराची सही नसल्यास माझ्या अर्जावर विचार केल्या जाणार नाही
- ९) पगार काढणाऱ्या अधिकाऱ्यास माझ्या दरमहाच्या पगारातून माझ्याकडे देणे असलेल्या कर्जाचा हप्ता त्यावरील व्याज व दरमहा सबस्क्रिप्शन कापण्याचा अधिकार राहिल.
- १०) जर माझी बदली संस्थेच्या कार्यक्षेत्राबाहेर झाली अगर मला नोकरीतून काढण्यात आले तर माझे येणे असलेले कर्ज माझे शेवटचे पगारातून तसेच माझी ठेव, हिस्से, प्राव्हीडेड फंड, सिक्युरिटी डिपॉझिट, सबस्क्रिप्शन मधून वसूल करण्यात यावे.
- ११) माझेकडे येणे असलेले थकीत कर्जाबद्दल संस्थेने केलेल्या कारवाईला माझे मालकीची स्थावर व जंगम मालमत्ता तसेच विमा पॉलीसी जबाबदार राहिल.
- १२) मी असेही लिहून देतो की, जर माझी बदली संस्थेच्या कार्यक्षेत्राबाहेर झाली व माझेकडे देणे असलेल्या संस्थेच्या कर्जाची परत फेड मी एकाच वेळी करू शकलो नाही तर तेथील कार्यालय प्रमुखांना कर्जाचा व त्यावरील कपात करण्याचा अधिकार असेल.
- १३) माझेकडे संस्थेचे देणे असलेल्या कर्जाची परतफेड करण्यापूर्वी जर मला मृत्यू आला / सेवानिवृत्त झालो तर माझेकडील कर्जाची परतफेड माझे डोसा आर. जी. रक्कमेतून करण्याचे अधिकार कार्यालय प्रमुखांना देत आहे.
- १४) व्यवस्थापक कमेटीने कर्जाबद्दल वेळोवेळी मंजूर केलेले नियम मला मान्य राहिल.  
पोटनियमातील व करारातील सर्व अटी मला मान्य आहेत. उल्लंघन झाल्यास त्याला मी जबाबदार राहिल

वर्धा

दिनांक : \_\_\_\_\_

साक्षीदार १) \_\_\_\_\_

२) \_\_\_\_\_

अर्जदाराची सही

अर्जदाराचे पुर्ण नांव \_\_\_\_\_

हद्दा \_\_\_\_\_

मु.पो. \_\_\_\_\_ त. \_\_\_\_\_ जि. वर्धा

(3)  
पगारा संबंधी दाखला

प्रमाणित करण्यात येते की, श्री/श्रीमती \_\_\_\_\_

पदनामा \_\_\_\_\_

याचा माहे \_\_\_\_\_

चा पगार खालील प्रमाणे आहे.

वेतन		कपात	
१) मुळ पगार _____	१) भविष्य निर्वाह निधी _____	२) भविष्य निर्वाह निधी कर्ज _____	२) _____
२) विशेष वेतन _____	३) विम्याचा हता _____	४) जी. आय. एस. _____	४) _____
३) महगाई भत्ता _____	४) जी. आय. एस. _____	५) सन अगीम _____	५) _____
४) घरभाडे _____	५) सन अगीम _____	६) प्रोफेशनल टॅक्स _____	६) _____
५) इतर _____	६) प्रोफेशनल टॅक्स _____	७) इतर _____	७) _____
एकूण _____	७) इतर _____		
निव्वळ पगार _____			
			एकूण कपात _____

कार्यालय प्रमुखाची स्वाक्षरी  
शिवका

वसुली संबंधी प्रमाणत्र

प्रमाणित करण्यात येते की, श्री/श्रीमती \_\_\_\_\_

पदनामा \_\_\_\_\_

नोकरीचा पत्ता \_\_\_\_\_

यांनी संस्थेकडून घेतलेले कर्ज रक्कम \_\_\_\_\_

(अक्षरी रु. \_\_\_\_\_)

ची परतफेड होईपावेतो त्याचेकडील कर्ज हप्त्यांची रक्कम त्यांचे पगारमधून कपात करून संस्थेला देण्यात येईल.

यांनी संस्थेकडून घेतलेले कर्ज रक्कम रुपये \_\_\_\_\_

(अक्षरी रु. \_\_\_\_\_)

ची परतफेड होईपावेतो त्याचेकडील कर्ज हप्त्यांची रक्कम त्यांचे पगारमधून कपात करून संस्थेला देण्यात येईल.

वर्षा \_\_\_\_\_

दिनांक \_\_\_\_\_

कार्यालय प्रमुखाची स्वाक्षरी  
शिवका

अधिकार पत्र

मी हिवताप कर्मचारी सहकारी पत संस्था मर्यादित, वर्धा नोंदणी क्रमांक WDA/RSR/ 906 या संस्थेकडून

दिनांक \_\_\_\_\_ ला रुपये \_\_\_\_\_ तात्कालीन / नियमित कर्ज / जिन्नस कर्ज घेतलेले आहे.

त्या कर्जाची परतफेड मी \_\_\_\_\_ समान हप्त्यांत परत करावयास तयार आहे

तरी या संस्थेने दिलेल्या हप्त्यप्रमाणे \_\_\_\_\_ महिन्यापासून \_\_\_\_\_ महिन्यापसवेतो

दरमहा कर्जाची किस्त रुपये \_\_\_\_\_ (व्याजाहीत व दरमहा मासिक वर्गणी रु \_\_\_\_\_

माझ्या पगारातून \_\_\_\_\_ पासून कापण्याचा अधिकार संस्थेच्या वतीने कार्यालय प्रमुख

वर्धा यांना व त्या पगार वितरण करणाऱ्या संबंधित अधिकाऱ्यास मी देत आहे.

तसेच कर्जाची पूर्ण परतफेड झाल्यानंतर सुध्दा माझे दरमहा पगारातून रुपये \_\_\_\_\_ मासिक वर्गणी  
म्हणून संस्थेने कापावे व ही रक्कम संस्थेच्या खात्यात जमा करण्यात यावी.

स्थान- वर्धा

दिनांक : \_\_\_\_\_

कर्जदाराची सही

कर्जदाराचे पूर्ण नांव \_\_\_\_\_

श्री / श्रीमती \_\_\_\_\_

हुद्दा \_\_\_\_\_

मु. पो. \_\_\_\_\_

त. \_\_\_\_\_

जि. वर्धा \_\_\_\_\_



(४)

## प्रॉमिसरी नोट

मी \_\_\_\_\_ हुद्दा \_\_\_\_\_ मु. पो. \_\_\_\_\_  
तालुका \_\_\_\_\_ जि. वर्धा सभासद हिवताप कर्मचारी सहकारी पत संस्था मर्यादित, वर्धा नोंदणी क्रमांक  
१०६ वर्धा जिल्हा. लिहून देतो की, वरील संस्थेचे मी घेतलेले कर्ज रु. \_\_\_\_\_ (अक्षरी रु. \_\_\_\_\_  
\_\_\_\_\_) मला नगदी/ चेक व्दारा मिळाले असून त्यावरी व्याज मला कबुल आहे, संस्थेची रक्कम व  
त्यावरील होणारे व्याज संस्थेने मागणी केल्याबरोबर ताबडतोब भरणा करून देईन माझ्याकडे असलेल्या थकित कर्जाबद्दल  
संस्थेने केलेल्या कारवाईला माझे मालकीची स्थावर व जंगम मालमला तसेच विमा पॉलिसी व भविष्य निर्वाह निधी  
जमाबदार राहिल.

या प्रमाणे मी प्रॉमिसरी नोट लिहून दिला तो माझे इस्टेट वारसास लागू असेल.

वर्धा \_\_\_\_\_ कर्जदाराची सही \_\_\_\_\_  
दिनांक \_\_\_\_\_  
वरील कर्जदाराने संस्थेकडून रुपये \_\_\_\_\_ ( अक्षरी रु. \_\_\_\_\_ )  
चे कर्ज घेतले असून आम्ही त्यांचे जांमिनदार आहोत. वरील अटी कर्जदाराने त्यांचेकडे असलेले कर्ज पत संस्थेला परत न  
केल्यास अथवा त्याने हिवताप विभागातून नोकरी सोडल्यास किंवा दुसऱ्या विभागात बदली झाल्यास व त्याला नोकरीतून कमी  
केल्यास तसेच वरील कर्जदाराकडून कोणत्याही कारणाने कर्ज वसूल न झाल्यास ते आम्ही आमच्या पगारातून अथवा अन्य  
मिळकतीतून फेडण्यास कबुल आहोत. अशावेळी आम्ही आमच्या पगारातून कर्जाच्या व्याजासह संपुर्ण पैसे कापून घेण्याच्या  
अधिकार पत संस्थेला देत आहोत.

## जांमिनदाराच्या सहाय्य

पुर्ण नांव \_\_\_\_\_ पुर्ण नांव \_\_\_\_\_  
हुद्दा \_\_\_\_\_ हुद्दा \_\_\_\_\_  
मु. पो. \_\_\_\_\_ तह. \_\_\_\_\_ मु. पो. \_\_\_\_\_ तह. \_\_\_\_\_  
जिल्हा वर्धा \_\_\_\_\_ जिल्हा वर्धा \_\_\_\_\_  
तारीख \_\_\_\_\_ तारीख \_\_\_\_\_  
सही \_\_\_\_\_ सही \_\_\_\_\_

## सचिवाचा अहवाल

सहरहू अर्जदार हा या संस्थेचा सभासद असून संस्थेत त्यांचे हिस्से \_\_\_\_\_ असून हिस्से रु. \_\_\_\_\_  
व मासिक वर्गणी रु. \_\_\_\_\_ आहोत व त्यांना दरमहा एकूण पगार रु. \_\_\_\_\_ असून  
त्यांच्याकडे कर्ज थकित नाही व ते नियमितपणे कर्ज परत करीत असतात. त्यांनी जमानतनामा व करारनामा सोबत दिला आहे.  
तरी संस्थेच्या अटिवर पोटनियमाप्रमाणे त्यांना रु. \_\_\_\_\_ मंजूर करण्यात हरकत नाही./ मंजूर  
करता येत नाही.

दिनांक : \_\_\_\_\_ सचिवाची सही \_\_\_\_\_

व्यवस्थापक कमिटीच्या दिनांक \_\_\_\_\_ च्या ठराव क्रमांक प्रमाणे \_\_\_\_\_ कर्ज रु. \_\_\_\_\_  
मंजूर झाले आहे. तरी त्यांना वरील रक्कम देण्यात यावी.

दिनांक : \_\_\_\_\_ अध्यक्ष / उपाध्यक्ष \_\_\_\_\_

आज दिनांक : \_\_\_\_\_ ला रु. \_\_\_\_\_ अक्षरी रु. \_\_\_\_\_  
नगदी दिले. \_\_\_\_\_ सचिवाची सही \_\_\_\_\_

आज रोजी \_\_\_\_\_ ला रु. \_\_\_\_\_ अक्षरी रु. \_\_\_\_\_  
नगदी घेवून भरून पावलो. \_\_\_\_\_

अर्जदाराची सही \_\_\_\_\_