

# Application for Membership to West Bengal State Co-operative Housing Federation Ltd.

To

The Chairman

WEST BENGAL STATE CO-OPERATIVE HOUSING FEDERATION LTD.

Todi Mansion (3rd Floor)

P-15, India Exchange Place Extn,

Calcutta-700 073.

Sir,

We the following signatories, on behalf of the \_\_\_\_\_ beg to apply for membership to your Society. The particulars of our Society are furnished below along with a copy of the resolution adopted in the Managing Committee Meeting of the Society held on \_\_\_\_\_ and also an authenticated copy of the registered bye-law of Our Society.

An account payee Cheque / Bank draft for Rs 525/- towards admission fee of Rs 25/- and the value of one 'A' Class Share of your Federation is sent herewith.

Yours faithfully,

\_\_\_\_\_ Chairman  
Date \_\_\_\_\_ Secretary  
Seal of the Society \_\_\_\_\_ Director

## PARTICULARS

1. Name of the Society (in block letter) with \_\_\_\_\_ address \_\_\_\_\_
2. No. & Date of Registration \_\_\_\_\_
3. Type of Society \_\_\_\_\_
4. Area of operation \_\_\_\_\_  
(As per Registered bye-law)
- 5 Total No of Member as on the date of application \_\_\_\_\_
6. Authorised Share Capital \_\_\_\_\_
7. Paid up Share Capital \_\_\_\_\_
8. Names of the present Office Bearer of the Society \_\_\_\_\_

# Application for the Grant of Loan

To

The Chairman .

WEST BENGAL STATE COOPERATIVE HOUSING FEDERATION LTD.

Todi Mansion (3rd Floor)

P- 5, India Exchange Place Extn,

Calcutta-700 073.

Sir,

We ..... hereby apply for the grant of a loan from the West Bengal State Cooperative Housing Federation Ltd, for Construction building/buildings comprising of residential tenements.

2. We enclose herein a copy of the Resolution duly certified to be true by the Chairman as passed by the Managing Committee of the applicant Society at their meeting held on to raise a loan from your Federation.

3. The required information are giver, in the accompanying statements.

Yours faithfully,

Dated \_\_\_\_\_

For \_\_\_\_\_

The \_\_\_\_\_

\_\_\_\_\_ Ltd.

Chairman

Seal of the  
Society

Authorised  
Directors

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1. Name of the Society :

2.. Full Address :

3. Registration No. & Date of Registration:

4. Nature of the Society :

(Cont..... 2)

- 5 (a) Number or numbers on the Register as on the date of the application  
(A list with particulars of each member regarding Occupation, address etc. attached and marked as Appendix 'A' )
- (b) Whether all members are permanent resident of West Bengal, If not, how many are such members.
6. Number of members for whom loan is required.  
( Particulars of the members requiring loan is given in Appendix 'B' )
7. Whether the Society has acquired good and valid title upon which the Society intends to construct buildings.
8. Number of tenements and garages proposed to be constructed by the Society
9. Particulars of the land :  
( Separate statement to be attached in case of separate unit )
  - a) Locality and name of the street.
  - b) Tenure ( whether freehold or leasehold ).
  - c) Plot No. and Sub—plot No. (if any)
  - d) Survey No.
  - e) Area  
(sq. yards or,sq. feet)
  - A) If freehold
  - f) Date of purchase
  - g) Price paid
  - h) Rate per sq. yards/sq. feet
  - B) IF LEASE HOLD ( Separate statement to be attached in case of separate unit)
    - a' Name of the Lessor.
    - b) Rate per sq. yard/sq. feet
    - c) Ground Rent payable  
(Annual or monthly)

- d) Premium paid. (if any)
  - e) Period of the lease.
  - f) Date of commencement of the lease :
  - g) Whether permission is required from the lessor to mortgage the land ? If so, has it been obtained?
  - C) If the loan, is applied on the part of the land, the proportionate area and cost of land
  - D) Whether non - agricultural permission required ? If so, has it been obtained?
10. Name & address of the Solicitor or Advocate acting for the Society in purchase of the land.
11. Name & address of the Architect. Engineer or Consulting surveyor entrusted to prepare building plans and estimates.
11. (a) Name Et address of Contractor
- 12, (a) Whether the plans (Site plans, building plans) and specification have been duly approved by proper authorities such as Municipal authorities or any other local authorities.
- (b) If approved, under what Number and date? True copy of letter of approval attached.
  - (c) Whether the Society has obtained the commencement certificate?
13. Particulars of whole Scheme
- (A) Type of 'Building : Multi-storeyed / Unit houses.
    - i) Estimate cost of Project.
      - a) Cost of land ( including of development, if any)
      - b) Cost of construction
  - B. Total number of building corn-  
prised in the Scheme.
    - i) No, of floor and floor area
    - ii) No. of tenements on each floor
 (If the Scheme comprises construction of house of different types, particulars

should be furnished type-wise)

(Contd.....4)

- iii) Total number of tenements proposed to be constructed.
- iv) Type of tenements.  
(How many rooms in each tenement)
- v) Number of garages proposed to be constructed,
- vi) No. of shops and go-downs (if any)
- vii) Estimated cost of construction:
  - a) Cost per tenement
  - b) Cost per garage.
  - c) Cost per shop.
- 14. Amount spent till date If any
  - a) In purchase of land or premium paid, if plot is leasehold
  - b) On construction of tenements.
- 15. (a) The amount collected from the proposed loanee members so far, towards cost of House / Flats Rs.  
(b, The percentage of the amount collected from the members in respect to the total Scheme stated at 15 above.  
(The Balance Sheet and/or Income & Expenditure account and copy of annual report, if any, attached. )
- 17. Amount of loan required Rs.
- 18. Percentage of total cost for which the loan is required.
- 19. Whether the applicant Society's bye-laws permit raising of this loan and at the rate of interest minimum at ..... % p. a.  
(Two copies of Bye-laws are to be attached )
- 20. (a) Is the property affected by any court case or alignment laid down by the Government or by any public authority for roads or improvement?  
(b) Are there any betterment charges levied by local authorities?

if so, please state the amount.

(Contd..... 5)

We hereby declare and warrant that the above statements are true and complete and that this application/declarations shall be the basis of the contract between .....Cooperative Housing Society Ltd. and the West Bengal State Cooperative Housing Federation Ltd., if the same is accepted by the said Federation with such modifications as the said Federation may make.

We hereby undertake that if at any time hereafter it is found that we have furnished wrong, incorrect and or misleading particulars and / or information, the West Bengal State Cooperative Housing Federation Ltd., shall be at liberty to terminate the contract and to recall the loan and/or the balance thereof remaining outstanding at the cost of the said ..... Cooperative Housing Society Ltd., notwithstanding anything contained in the Deed of Mortgage to be executed between ..... Cooperative Housing Society Ltd. and the West Bengal State Cooperative Housing Federation Ltd., Calcutta.

All the copies of the papers and documents furnished with this application are certified and signed by the members of the Board of Director of the applicant Society and bear the seal of the said Society.

Dated at ..... on ..... day of .....19

For .....Cooperative  
Housing Society Ltd.,

Chairmen

Secretary

Seal of the  
Society

Authorised Director/s.

## West Bengal State Cooperative Housing Federation Limited

P-15, INDIA EXCHANGE PLACE EXTENSION,  
CALCUTTA-700 073

The following papers are to be submitted along with application for loan and to be marked according to numbers as stated below :

**In respect of Society (All papers and documents are to be submitted in duplicate where quantum has not been mentioned except item No. 4) :**

1. Following resolutions of the Board of Directors as per Model :
  - a) To become member of this Federation (Model No. 1).
  - b) Recommending Loan member-wise and authorising the Society to borrow loan from this Federation (Model No. 2).
  - c) Purchase of Land (Model No. 3).
  - d) Allotment of Plots—in case of construction of Unit House. (Model No, 4).
  - e) Allotment of Flats—in case of construction of building by the Society (Model No.5)
  - f) Approving the project showing the description of land/s upon which construction will be done, estimated cost of construction, type of houses /flats, cost per flat f house, rate per sq. ft. etc. (Model No. 6).
  - g) Appointment of Architect in case of construction to be done by the Society. (Model No. 7).
  - h) Appointment of Contractor Labour Contractors-in casa of construction to be done by the Society. (Model No. 8)
  - I) Whether the construction will be done by the Society or by individual members-in case of construction of separate houses. (Model No. 9).
  - j) Election of the present office-bearers (Model No. 10).
  - k) Representing the Society,( Model No. 11)
2. Following resolutions of the General Meeting as per Model.
  - a) Fixation of maximum borrowing power. (Model No. 12)
  - b) Election of present Board of Directors. (Model No, 13)
  - c) Whether the contractor will be appointed on Turn-Key basis or construction will be done with the help of Labour Contractor and materials will be Supplied by the Society, with reasons thereof. ( Where construction is to be done by the Society) (Model No. 14).
  - d) Basis of Allotment of Flat/Plot. (Model No. 15).
3. Duly filled up stamped and signed Application for Membership and application for loan along with Appendix 'A' Et 'B' Forms as per prescribed Performa.
4. Following are to be deposited in the Bank A/c. of the 'WEST BENGAL STATE CO OPERATIVE

HOUSING FEDERATION LIMITED” amounting to (1) Rs. 525/- towards Share Money and Admission Fee, (2) 112 % of the total cost (cost of land + cost of Construction) of flats/houses for which loan applied for, subject to a minimum of Rs. 2,0001- toward initial cost and Rs. 500/-towards processing Fee.

5. Specimen Signatures of the Directors who are authorised to represent the Society,

(Continued ..... 2)

6. Statement showing the amount deposited by the members towards Cost of land and cost of construction separately—in case of construction to be done by the Society.

7. Registered By-laws of the Society and one attested copy thereof.

8. Last Audit Report & Receipts and Payments Account as on the date of the application copy of the Registration Certificate.

10. Copy of Agreement between the Society and the Contractor—in case of the construction to be done by the Society.

11. Copy of agreement between the Society and the Architect holding authorised license in-case the construction is to be done by the Society.

12. Copy of the letter intimating the members regarding allotment of plot flat with member’s acknowledgement about their acceptance of allotment.

13. Copy of letter received from the local authorities approving the plan/s in triplicate (in case of construction of separate house/s, copy to be submitted in respect of each house).

14 Copy of mother Deed/s and Deed/s Conveyance of title to lards in favour of Society in triplicate, In case of construction of separate house/s, documents to be submitted in respect of each piece of land.

15. Original R.O.R. (Parcha) along with Xerox copy in respect of the land in question which is outside the area of Municipality/Corporation/Notified Area for verification of nature of land—in case of construction of separate house s cc to e submitted in respect of each piece of land.

16. Conversion Certificate from D. L & L. R. O. from agricultural to non-agricultural nature in respect of the land in question which is outside the area Municipality! Corporation/Notified Area. The following natures of land for which conversion need not be required. (a) Bastu (b) Vita (C) Viti (d) Danga (e) Udbastu (f) Bari (g) Dahi-Puratan-Patit (h) Dalan (i) Ghar In case construction of separate house/s, copy to be submitted in respect of each piece of land.

17. Three copies of Site Plan of the land upon which the Society proposes for construction of building showing boundaries and surroundings of the plot, actual placement of the building proposed to be constructed on the plot, total area of the land which the Society proposes for mortgage with proper marking, Dag No., Sub-plot No, Holding No. Mouza, Name of Street, J. L. No., Khatian No., Police Station, Post Office, Postal Address of the plot, provision of ingress & egress of the plot from the main road and Name of the holder who is in possession of the plot. In case of construction of separate houses, copy to be submitted in respect of each house.

18. One copy of Original! Sanctioned Plan along with two copies thereof mentioning the total area of land upon which the building plan has been drawn, Dag No , Khatian No. Plot No.. Holding No., Mouza. Name of Street, Post Office, Postal Address of the plot, Plinth Area, No. of Flats, size of flats, Provision for ingress & egress to the plot from the main road and Name of holder who is in possessing of the plot-in case of construction of multi-



storied building. ( plinth area not to exceed the prescribed ceiling limit as indicated in the Loan Rules for qualifying loan.)

In case of construction of separate house/s, copy to be submitted in respect of each house.

(Cofltd.....3)

19. Xerox Copy of newspaper insertion for appointment of Architect and inviting quotations from Contractors/Labour Contractors—where the Society will construct the building.

20. Proforma Statement duly filled in, stamped and signed in prescribed form. (Architect's signature may not be required in case the construction is to be done by the individual member).

21. Project Report as submitted by the Architect and approved by the Managing Committee, where the construction is to be done by the Society.

22. One Copy of Quotation received from the appointed Contractor.

23. Evidence of membership, if enrolled after registration of the Society :

a) Resolution of the Managing Committee approving membership.

b) Approval of A. R. C. S. / D. R. C. S., (CMAH) for the said members.

24. Permission from the lessor to sub-lease in favour of society and/or mortgage the land in question in favour of the Federation—in case of lease hold property, In case construction of separate house/s in different plot/s. permission is to be submitted for each plot.

25. Three copies of detailed estimate of the building containing stages of construction from excavation to finishing and rate per square feet/per square Mt. duly prepared and signed by the person holding authorised license. In case of construction of separate house, copy to be submitted in respect of each house. In respect of each member :—

26. (i) Application for loan in the prescribed form in duplicate With evidence of age proof certificate.

(ii) Income Document ( Current Gross Salary Certificate in original in case of Salary earners and current year's Income Tax Clearance Certificate in original along with the last three years for others ).

(iii) Duly filled up, signed and stamped in prescribed form :—

(a) Application-cum-Health Declaration Form :—

(b) Personal Guarantee. (b) Agreement u/s 58 of WBCS Act—1983

NOTE :— The aforesaid papers and documents except the original Bye-laws, Original Plan/Plans, Original Conveyance Deed/s should be attested by the authorised Directors who are authorised to represent the Society.

(Cofltd .....4)

The society shall collect the followings from the individual members where the society proposes for construction of separate house)s. The society shall collect only the item Nos. 1 to3 where society proposes for construction of Flat/s.

- 1) Application for loan in the prescribed form in duplicate with the evidence of age proof certificate.
- 2) Income Document (Current Gross Salary Certificate in original in case of salary earners and Income Tax Clearance Certificate in original for the last three years for others).
- 3) Duly filled up, signed and stamped in prescribed form .—
  - a) Application-Cum-Health Declaration Form :
  - b) Letter of authority regarding declaration u/s 58 of W.B.C.S. Act. (1983).
  - c) Personal Guarantee.
- 4) Original Deed of Conveyance in favour of Society with three copies thereof. (In case of non-availability of original copy duly certified by the registering Authority along with the Receipt which was issued against the said registration). (Where the society proposes for construction of separate Unit).
- 5) Original R.O.R. (Parcha) in respect of the land in question which is outside the area of Municipality/Notified Area/Corporation for verification of nature of land ( in case of construction of separate unit).
- 6) Conversion Certificate from D.L. & LRO/B L. & LRO from agricultural to non-agricultural nature in respect of the land in question which is outside the area of Municipality/Corporation/Notified Area—(in case of construction of separate Unit).

The following natures of land for which conversion need not be required :—

(a) Bastu, (b) Vita, (C) Viti, (d) Danga, (e) Udbastu, (f) Dahi-Puratan Patit, (g) Dalan, h) Ghar, (i) Barl.
- 7) 4 Copies of Site Plan of the land which proposes for sale of the Society showing boundaries and surroundings of the plot actual placement of the building proposed to be constructed On the plot, total area of the land proposes to be sold with proper marking, Dag No, Sub-plot No, Post Office, Mouza, Police Station. Name of the allottee member, Postal Address of the plot and provision of ingress and egress from the main Road, (Entire area of land upon which the building plan has been drawn should be sold in favour of Society).
- 8) One copy of Original Sanctioned Plan along with three copies thereof mentioning the total area of the land upon which the building plan has been drawn, Dag No., Khatian No., Sub-plot No., Mouza, Police Station, Post Office, Name of the allottee/Society, Postal Address of the plot and area of plinth level ( Plinth area must not exceed the prescribed ceiling limit as indicated in the loan Rules for qualifying loan).
- 9) Copy of letter received from the local authority approving the plan in triplicate,
- 10) Permission from the lessor to Sub-Lease the land in favour of Society and/or Mortgage in favour of Federation, In case of lease hold property.
- 11) Four copies of detailed estimate of the building containing stages of construction from excavation to finishing and rate per Square Feet/Per Sq. Mt. duly prepared and signed by the person holding authorised license.

## MODEL RESOLUTION OF MANAGING COMMITTEE

No—1

### Re: Membership

The issue of this Society becoming a member of West Bengal State Cooperative Housing Federation Limited was discussed.

Resolved that this Society shall apply to be a member of West Bengal State Cooperative Housing Federation Limited for which necessary measures be taken.

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No —2

### Re : Loan Recommendation

Application of the members praying for loan for construction of their houses/tenements was discussed in the light of loan rules and regulations of West Bengal State Coop. Housing Federation Limited

Resolved to recommend for sanction of loan by West Bengal State Cooperative Housing Federation Limited as noted against each and recorded below:

Resolved further that the Chairman or the Secretary will issue a certificate at the time of submission of consolidated loan prayer of individual member to the effect that information appearing in the statement are in conformity with documents furnished by those individuals;

Name of the member	Loan prayed by member	Loan recommended by Board of Directors
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Resolved further that West Bengal State Cooperative Housing Federation Limited be moved for sanction of a total loan of Rs\_\_\_\_\_ as detailed above. It is further resolved that the society remains agreeable to accept loan as may be sanctioned by the West Bengal State Cooperative Housing Federation Limited even if it is reduced or any name be not considered for loan.

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Contd. to next page

**No —3**

**Re : Purchase of Land**

**(In case of construction of separate house)**

The issue towards purchase the plot of land in favour of the Society was discussed.

Resolved that the following members having sold their lands (as detailed against each ) in favour of the Society for undertaking construction of their houses.

Sl. No.	Name of the Allottee	Sub-Plot No.	Dag No.	Kh. No.	Mouza	P.S.	District	Measuring
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**(In case of construction of fiat)**

The issue towards purchase of the land in favour of the Society was discussed.

Resolve that the Chairman Et the Secretary of the Society are authorised to negotiate with the owner of the land for purchase of land in favour of the Society being premises No.....

..... Measuring .....

@Rs ..... per cottah.

NOTE : In case the Society failed to draw the aforesaid resolution before purchase of the land, then the Society has to be ratified the said resolution in subsequent meeting at every time.

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**No —4**

**Re : Allotment of Plot**

The issue of sale of plot/s of land by the members in favour of the Society was discussed.

Resolved that the following members having sold his/their land ( as detailed against each ) are re-allotted to him / them for undertaking construction of his / their houses :

Sl. No.	Name of allottee	Mouza	Kh. No.	Dag No.	Sub-plot No.	P.S.	Dt.	Area
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Contd. to next page

**No —5**

**Re : Allotment of Flat**

The issue of allotment of flats to the member's was discussed.

Resolved that the following members are allotted flats as noted against each.

Sl. No.	Name of the member	Flat No.	Floor	Side	Area
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**No.—6**

**Re : Approving the Project**

The issue of approving the project was discussed.

It was unanimously resolved that the Society is hereby approved the Project Report which has been prepared by the Architect of the Society dated ..... and submitted by the Secretary.

**(IN CASE OF CONSTRUCTION OF FLATS )**

**OR**

It was unanimously resolved that the Society is hereby approved the following project :

Sl. No.	Name of the Member	Project Site	Cost of Land	Cost of Construction	Total Cost of houses
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(Showing particulars of land in details)

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**(IN CASE OF CONSTRUCTION OF UNIT HOUSES )**

Contd. to next page

**No—7**

The issue of appointing an Architect for the Project was discussed.

It was unanimously resolved that the Society would issue appointment to Shri .....  
.....of .....  
as Architect of this Society for the project at .....  
on the following terms :

1. The Professional Fees would be paid a lump sum amount of Rs .....  
( Rupees ..... ) only.
2. The aforesaid payment would be made in respect of Architect activities and super vision of the project of the society.
8. The Architect would visit the project of the Society at least once in a week for supervision and inspection of the specifications etc. of the construction and assist the Contractor. .
4. The Architect would check/authenticate bills which would be submitted by the Contractor.

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**No—8**

**Re : Appointment of Contractor**

The issue of appointing the contractor for the Project of the Society was discussed.

After scrutinising the Quotations received from the Contractors which have been received against the paper publication as also recommendations / suggestions / report submitted by the Architect of this Society, it was resolved unanimously that ..... of ..... would be appointed as Contractor of the Society for its project at ..... on turn-key / Labour Contractor basis.

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**No —9**

**Whether Construction would be done by the Society or individual Members in case of Construction of Separate Houses.**

The issue of construction of separate houses either would be done by the Society or by the individual Members was discussed.

It was unanimously resolved that the construction of the houses would be done the Society by appointing Contractors/by the individual members under their supervision.

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**No.—10**

**Reg: Election of the Present Office Bearers**

The issue of election of the present office bearers of the Board of Directors of the Society was discussed.

Discussed thoroughly about the election of the Present Board of Directors which has been elected in the General Meeting held on ..... Thereafter, Shri .....

.....proposed the name of Shri ..... as Chairman of the Society, which was seconded by Shri .....

Shri .....proposed the name of Shri..... as Vice-Chairman of the Society. which was seconded by Shri.....

Shri .....proposed the name of Shri ..... as Secretary of the Society, which was seconded by Shri.....

Therefore, it was unanimously resolved that the Office-Bearers of the Society from the Board of Directors which has been elected in the General Meeting held on .....would be as follows :

- 1. Chairman :
- 2. Vice-Chairman :
- 3. Secretary :
- 4. Director :
- 5. Director :
- 6. Director :

**No.—11**

**Re : Representing the Society**

The issue of representing the Society with reference to provision of the Bye-laws was discussed

Resolved that the Chairman and the Secretary of the Society along with any one of the following directors shall sign, execute all deeds, documents, receipts and affixing of Common Seal for and on behalf of the Society :

- a) .....
- b) .....
- c).....

**RESOLUTION OF GENERAL MEETING**

**No.—12**

**Reg: Fixation of Maximum Borrowing Limit**

Resolved that the maximum borrowing limit of this Society for the Cooperative Year ..... be and fixed at Rs ..... only.

**No.— 13**

**Re : Election of Board of Directors**

The issue of election of Board of Directors of the Society was discussed.

It was unanimously resolved that the Board of Directors has been elected on the basis of election as follows :

- |    |    |
|----|----|
| 1. | 4. |
| 2. | 5. |
| 3. | 6. |
- 

**No.—14**

**Whether the Contractor would be Appointed on Turn Key or  
Labour Contractor Basis**

The issue of appointing the Contractor either on Turn-key or Labour Contract basis was discussed.

The Architect of this Society was also invited to remain present in the meeting.

Matter was discussed thoroughly with the Architect of the Society and it was unanimously resolved that Contractor would be appointed 'by Turn-key project basis since the Society would face difficulty in procuring and supplying materials regularly as and when required by the Contractor if appointed as Labour Contractor basis/as Labour Contract basis since the Architect of the Society has recommend that if the construction be done on the basis of appointment of Labour Contractor, the cost per sq. ft. would be much lower than the cost per sq. ft. which would be arrived on appointment of Contractor on Turn-key Project basis".

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**No—15**

**Re : Basis of allotment of Flat in General Meeting**

The issue of allotment of flats to the members was discussed.

It was unanimously resolved that the basis of allotment of Flats/Plots would be made as per mutual discussions amongst the members/first-come first servo/lottery.

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To  
The Secretary,

.....  
.....  
.....



Affix a Passport Sized  
Photo of the applicant

Signature of the applicant  
(touching the photo & the application)

The applicant signed in our presence

.....  
Chairman.....

Secretary.....

Deat Sir,

I, .....  
hereby apply for the grant of Rs .....(Rupees  
.....(only)

out of fund to be borrowed by the Society from the West Bengal State Cooperative Housing Federation Limited,,  
Calcutta, for Construction of building comprising residential tenements. I have read the rules made in this  
connection and I agree to abide by the terms and conditions to be imposed upon me by the Society and also by  
the West Bengal State Cooperative Housing Federation Limited in this respect.

Required particulars are furnished herewith,

- 1.Name in full (in Block letters) :
2. Father's/Husband's name :
3. Address:
  - (a) Permanent :
  - (b) Present :
4. Date of birth :  
(along with evidentiary document)
- 5.Occupation & Nature of the post held  
(Particulars to be mentioned) :
- 6.Name & address of employer, if in  
Service f Name & Address of the  
organisation in case of others :
7. (a) Whether a permanent resident of  
West Bengal  
(b) Since when resident of West Bengal :
8. (a) Annual Income ( Details of the pay,  
pay-scale if any, showing gross income  
are to be furnished ) ( Salary, Certificate  
in original to be enclosed) :  
(b) Income Tax Clearance Certificate  
in original to be submitted in case of  
self-employed persons. :  
(c) No. of dependants and any other

Income & Source

:

\_\_\_\_\_  
Signature of the applicant with date.

- 9, Whether owner of houses or plot either in his/her own name or his/her family. :
10. Whether a member of any other Coop. Housing Society, if so, name and address. :
11. Share Capital (paid) : Rs :
12. a) Plinth Area of Flat/house. :  
(b) Allotted Flat/Plot No. :  
(with full particulars of identification)  
(c) Location of Flat Plot (Mouza No. Khatian No., Dag No. Postal Address and nature of land etc. are to be mentioned -Parcha to be enclosed) :  
(d) Estimated cost of Construction of Flat House :  
(e) Cost of Land  
(f) Total Cost of Flat/House Total (d-l-e) :
13. Amount paid to the Society against flat Cost f Cost of Construction incurred. :
14. Amount of Loan, if any, taken from any source. :
15. Name and address of Nominee and relation with the member. :

I understand that the rate of interest on loan now charged by the West Bengal State Cooperative Housing Federation Limited is to which I agree.

I certify that the above information and particulars are true to my knowledge and belief,

Yours faithfully,

Dated : 19

(Signature f the applicant member)

Considered the application in the Board of Directors' meeting held on .....d the meeting recommend the loan for Rs .....

Countersigned and forwarded to the West Bengal State Cooperative Housing Federation Ltd. for consideration

Dated 19

Secretary / Chairman

(Seal of the Society)

## **The West Bengal State Co-operative Housing Federation Ltd.**

### **(Housing Loans) Group Insurance Scheme Application cum Health Declaration**

#### **Section—I**

- |   |            |
|---|------------|
| 1. Name of Borrower   | : Sri/Smt. |
| 2. Date of birth  | :          |
| 3. Present Age  | :          |
| 4. Occupation   | :          |
| 5. Are you in receipt of regular income                         | :          |
| 6. Are you at present in sound health                           | :          |
| 7. Are you ever suffered from any of the<br>following diseases? | :          |
| I) Tuberculosis   | :          |
| ii) Cancer  | :          |
| iii) Paralysis  | :          |
| iv) Insanity  | :          |
| y) Any diseases of the heart & lungs                            | :          |
| vi) Kidney diseases   | :          |
| vii) Any disease of the brain                                   | :          |
| viii) Hypertension  | :          |
| ix) Any other serious disease                                   | :          |

#### **TO BE COMPLETED BY MARRIED FEMALE BORROWERS ONLY**

- |  |   |
|--|---|
| 8. Are you Pregnant now?   | : |
| 9. Whether all the earlier deliveries have<br>been normal and gone full time | : |

(Question 6 and 7 to be Completed by the borrower or the Guarantor as the case may be)

#### **SECTION-II**

**DECLARATION**

1. I hereby declare that I am in good health and free from any disease, that I have not had any serious illness or major operation during the last five years and that no proposal of insurance on my life to the Life insurance corporation of India has ever been adversely treated.
2. I further declare that, to the best of my knowledge the foregoing answers and statements are true and correct in every particular and the said statements and this declaration shall be the basis for the insurance on my life under the West Bengal State Cooperative Housing Federation Limited (Housing Loans) Group Insurance Scheme.
3. I acknowledge having read and understood the Rules which describe the terms of the Group Insurance Scheme arranged with the Life insurance Corporation of India to provide benefits in the event of my death for the sole purpose of liquidating my outstanding indebtedness to the West Bengal State Co-operative Housing Federation Limited I, now apply for admission as a member of Scheme.

.....

Place .....

Date .....

**SECTION—III**

**For the use of the Housing Society**

1. Shri / Smt .....has completed Section—II in my presence. From his/her appearance and to the best of judgement find that He/ She appears to be in good health and of the stated age .....
2. Out of the amount of Rs .....now agreed to be advanced by the West Bengal State Cooperative Housing Federation Ltd. as on the ..... instalment of the total loan amount of Rs .....sanctioned to the ..... Society Ltd., a sum of Rs ..... be advanced to the member for carrying out construction of his/her building/apartment.

3. Chairman/Secretary.....

The .....Cooperative Housing Society Limited.

Place .....

Date .....

N.B.- Copies may be had at 30P. each

**Agreement u/S. 58 of the  
West Bengal Co-op. Societies Act. 1983**

THIS INDENTURE OF agreement made this .....day of .....of one thousand Nine hundred and..... BETWEEN .....son of .....residing at .....hereinafter referred to as 'the Borrower' of the FIRST PART AND ..... Society Ltd., bearing Registration No .....having Its office at .....hereinafter referred to as 'the Society' (which expression shall unless excluded by or repugnant to the context, mean and include its Successors and assigns) of the OTHER PART.

WHEREAS the Borrower is a member of the Society named hereinabove.

AND WHEREAS the Borrower applied to the society for a loan of Rs .....Rupees .....Only) for the purpose of construction of Flat No./ house being constructed at ..... AND

WHEREAS the society has sanctioned a sum of Rs .....(Rupees .....only on borrowing the said sum from the West Bengal State Co-operative Housing Federation Ltd. (hereinafter referred to as the Federation), to the Borrower for the purpose of construction of his/her house in the housing project of the Society.

NOW THIS INDENTURE OF AGREEMENT WITNES ETH that in consideration of granting of the said loan of Rs ..... (Rupees .....only) to the Borrower by the Society, the Borrower hereby undertakes to repay the said loan together with interest at

% per annum in 80 equated quarterly instalments of Rs ..... for each one thousand rupees loan together with overdue interest, over and above the normal rate of interest at the rate of 3% per annum on the defaulted amount, if any to the Society and that the Borrower hereby under takes also that, his/her employer shall be competent to deduct from his/her salary or wages the said instalments of loan including the interest and overdue thereon and pay to. the society on account of repayment of the said loan and that the employer of the Borrower shall also be competent to recover the balance dues on account of the said loan as per demand of the society, by way of deduction from the retiring gratuity and/or death gratuity and/or salaries and or wages payable to the borrower by such employer and pay the said money to the society in satisfaction of any debt of the Borrower and of other demand of the society against the Borrower.. The Borrower hereby further undertakes that he/she and/or his/her legal heirs, nominees and assignees will be bound by the said recovery of dues by the employer of the Borrower for the purpose of paying to the society on account of dues of the said loan.

IN WITNESS WHEREOF the society and the Borrower hereby sign, seal and execute this Indenture of Agreement on the day, the month and the year written hereinabove first.

(Seal of the Society)

.....  
Signature of Borrower

WITNESSES: Society Ltd.

.....  
..... Society Ltd.  
through its authorised office bearers

(2)

(3)

## **The West Bengal State Co-operative Housing Federation Ltd.**

**TODI MANSION (3rd Floor)  
P-15, INDIAN EXCHANGE PLACE EXTN.  
CALCUTTA-700 073  
PERSONAL GUARANTEE FOR MEMBER**

Dear Sir,

In the matter of mortgage of land/flat measuring .....  
being premises No .....  
..... Society Ltd., (hereinafter called the Society) of which  
..... I  
..... am a member applied for and you  
were pleased to grant a loan by instalments not exceeding Rs .....  
( Rupees ..... ) only on  
the first Mortgage of the Societies above mentioned land free from encumbrances upon the terms and conditions  
contained in the Mortgage dated the ..... day of ..... Nineteen hundred and  
..... executed and registered by the Society in your favour.

You advanced to the Society the first instalment of the loan amounting to Rs .....  
( Rupees ..... )  
only on the execution and registration of the said mortgage.

Upon the treaty for the said loan it was inter-alia agreed that each of the .....  
members of whom ..... tenements/houses  
were to be constructed on the above lands out of the advance made as aforesaid and future advances to be  
made in terms of the said Mortgage would guarantee to due repayment of the principal and interest under the  
said Mortgage but his or her liability would be limited to a fixed amount so that the aggregate amount of the  
guarantee given by all the said ..... members would fully cover the entire amount of  
principal and interest under the said Mortgage.

Now in consideration of the premises I hereby place on record that I as a member of the Society have  
agreed and do hereby agree as follows :

1. If and whenever any interest or equated quarterly instalment of principal and interest payable under the said  
Mortgage is in arrear and remains unpaid after the same become due and payable to you thereunder I will  
notwithstanding anything contained in the said Mortgage pay the same to you on demand.

2. If the Mortgage debt or any part thereof remains unpaid a written notice by you duly served upon the Society to pay the same I shall notwithstanding anything contained in the said Mortgage pay the same to you on demand'
3. In no case the amount to be paid by me to you and recoverable by you from me shall exceed the sum of Rs .....together with interest thereon in terms of the said Mortgage.
4. The above limitations shall not be in any way prejudice or effect your rights and remedies as the mortgage to recover from the society your dues under the said Mortgage ay sum to be recovered by you from me being allowed in account.
5. Extension f time granted by you to the Society or your default or forbearance in requiring or enforcing payment of your dues under the said Mortgage or any variation of the provisions of the said Mortgage shall not allow in any way prejudice or effect this guarantee nor will it discharge or release you from your liability under this guarantee.
6. Although as between the Society and myself I am only a guarantor for the Society yet as between yourself and myself I am to be deemed and treated by as the principal debtor for the sums guaranteed by me to be paid to you subject nevertheless to the above mentioned limitations.
7. It is hereby agreed and declared by me that I shall have to repay my outstanding loan amount at the time of attaining 65 (sixty five) years of age, if I fait to bring in my earning son as guarantor.

Yours faithfully

(Loanee Member)

Witness:

- 1) .....Secretary
- 2) .....Chairman

Seal of the Society

Copy may be had @30P each

PRO-FORMA STATEMENT OF MULTI-STOREYED BUILDING									
Name & address of the Housing Cooperative Society :									
Location of the Project :									
Type of flat	Plinth area of the flat (Sft.)	Common space apporportioned to	Total covered area of flat sft.	Cost per sft.		Cost of flat excluding land value	Proportionate land cost of each flat	Total flat cost [6+7]	Remarks if any
				Flat portion	Common space appointed				
1	2	3	4	5.(a)	5.(b)	6	7	8	9
Date _____			Seal & Signature of the Architect/ Engineer			Seal & Signature of the Chairman/Secretary of the Housing Cooperative Society			



## PRO-FORMA STATEMENT OF MULTI-STOREYED BUILDING

Name & address of the Housing Cooperative Society :

Location of the Project :

Type of flat	Plinth area of the flat (Sft.)	Common space apporportioned to each flat sft.	Total covered area of flat sft. [2+3]	Cost per sft.		Cost of flat excluding land value	Proportionate land cost of each flat	Total flat cost [6+7]	Remarks if any
				Flat portion	Common space appointed				
1	2	3	4	5.(a)	5.(b)	6	7	8	9

Date \_\_\_\_\_

Seal & Signature of  
Architect /  
Engineer

Seal & Signature of the  
Chairman/Secretary of the  
Housing Cooperative Society

# PRO-FORMA STATEMENT OF MULTISTORIED BUILDING

Name & Address of the Housing Co-operative Society :

Location of the Project :

Type of flat	Plinth area of the flat (sq. ft.)	Common space apportioned to each flat sq. ft.	Total covered area of flat sq. ft. [2+3]	Cost per sq. ft.		Cost of flat excluding land value	Proportionate land cost of each flat	Total flat cost [6+7]	Remarks if any
				Flat portion	Common space apportioned				
1.	2.	3.	4.	5. (a)	5. (b)	6.	7.	8.	9.

Seal & Signature of the Chairman/Secretary of  
the Housing Co-operative Society

Seal & Signature of the  
Architect/Engineer

Date \_\_\_\_\_





