

Shree KVO Sthanakwasi Jain Mahajan –Mumbai



70/80, Dr. Ambedkar Road, opp. Voltas, Chinchpokli [E], Mumbai-400012

Kautumbik Samruddhi Yojna

Applicants
Photo

Form No.: _____

Sthanakwasi Mahajan / Deravasi Mahajan Membership No.: _____

Applicants Full Name: _____

Name Father/Husband Name Grand Father/Father in law Surname

Education: _____ Village: _____ Age: _____

Maternal / In-law’s name: _____

Residential Address: _____

Email: _____ Mobile No: _____ Whatsapp No: _____

Business Address: _____

Email: _____ Mobile No: _____ Whatsapp No: _____

What business are you going to do with the loan amount (Item details)?

How many years has it been since the business started? _____

Area of business premises: _____ Sq. Ft.

Details if self or family has benefited from any organization under this scheme earlier.

Total amount required for the business _____

Amount of loan required from the institution - Rs. _____

How will you repay the amount? Per Month Rs: _____

Details of loans taken from any Institution/bank for other activities:

Aadhar Card No.: _____

PAN No.: _____

GST No.: _____

If running food business FASSAI License no.: _____

Details of other Family Members:

No	Name	Business/ Job	Age	Relationship with Applicant	Monthly Income	Education	Mobile No.
1							
2							
3							
4							
5							
6							

Signature of the Applicant: _____ 1

CONFIRMATION CUM ASSURANCE CUM UNDERTAKING RECEIPT

I/We, the undersigned, Shri/Smt./ Messrs _____
Residing / having business at _____

Hereby CONFIRM that I have received the Interest Free Loan of Rs. _____
_____ From SHREE KUTCHHI VISHA
OSWAL STHANAKWASI JAIN MAHAJAN MUMBAI (KVOSJM) Mumbai -400012 on Dated
by way of cheque No. _____ Dated _____ Issued on _____
Bank, _____ branch _____ Mumbai.

I/We, Shri/Smt./Messer’s. _____ Hereby confirm that
I have issued _____ cheques nos. from _____ to _____
Drawn on _____ Bank, _____ branch, Mumbai for
_____ (Rupees _____) EACH towards the re
payment of the above said Interest Free Loan received by me.

I/We hereby undertake to honour all the cheques issued by me towards the re-payment of
the above said loan and also agree not to stop payment against the above cheques issued by
me and I shall not close my said bank account without re-payment of the entire loan amount
received by me from Shree KVOSJM. I also undertake to replace the above said cheques with
new cheques in case of close of my bank account for any unforeseen circumstances.
I/We hereby agree and undertake to pay the penalty decided by Shree KVOSJM from time to
time for either dis-honour of above said cheques or any delay in repayment of the above said
Interest Free Loan.

This CONFIRMATION, ASSURANCE CUM UNDERTAKING shall be valid till the completion of re-
payment by me of the entire loan amount received by me.

I/We AGREE that on the event of any default in honouring of any of the above cheques
issued by me in favour of Shree KVOSJM, Shree KVOSJM or its Trustees and/or Office Bearers
shall be at liberty to take appropriate legal action against me/us for dis-honour of any of the
above cheques under sec. 138 of the Negotiable Instrument Act or any other Law of India.



- 1) Name _____
- 2) Address _____

I have read the rules of this scheme and I am bound by it.

Name of Applicant: _____ Sign: _____
Name & Relation of other family member: _____ Sign: _____
Name & Relation of other family member: _____ Sign: _____
Date: _____

**Name, Address and Rubber Stamp of the Borrower's Village Mahajan /
Mandal and Recommendation**

Name and address of the institution: _____

1. Name and address of the Adhikari: _____

Phone Number: _____ Mobile Number: _____

Signature: _____

**Name, Address and Rubber Stamp of the Borrower's
Business Place Local KVO Sanstha/Institution**

Name and address of the Institution: _____

1. Name and address of the Adhikari: _____

Phone Number: _____ Mobile Number: _____

Signature: _____

Details of last three months

Period _____ **to** _____

Monthly SalesRs. _____Rs. _____Rs. _____

Monthly purchaseRs. _____Rs. _____Rs. _____

Monthly business expensesRs. _____Rs. _____Rs. _____

Monthly IncomeRs. _____Rs. _____Rs. _____

Phone Number: _____Phone Number: _____

Mobile Number: _____Mobile Number: _____

Electric bill houseRs. _____Rs. _____Rs. _____

Electric bill businessRs. _____Rs. _____Rs. _____

Monthly household expensesRs. _____Rs. _____Rs. _____

House Rent/MaintenanceRs. _____Business rentRs. _____

Number of servants _____Total SalaryRs. _____

For Office use only

Loan Sanction by :	Signature:
Sanction Date :	Amount Sanctioned:
Monthly Instalment Amount :	Repayment date(DD/MM/YY):
Cheque Series :	Total Number of Cheques:

Remarks: _____

Shree KVO Sthanakwasi Jain Mahajan –Mumbai

Rules for Kautumbik Samruddhi Yojna

1. This scheme is only for needy K.V.O. is for individual/family.
2. Any person who wants to start a business or to develop running business can take an interest-free loan under this scheme.
3. The decision of Shree K.V.O. Sthanakwasi Jain Mahajan regarding this loan form will be binding on all and the Mahajan is not bound to give any reason for the same.
4. Along with the loan application form, the applicant has to provide a letter of recommendation (as surety) from two householders residing in Greater Mumbai recommending him for the loan. This recommendation letter must contain the address, mobile number and rubber stamp of the housemates. Shree KVO Sthanakwasi Jain Mahajan can seek further information from him. Name, address, mobile number, rubber stamp of two officials of Mahajan Mandal of the village must be there.
5. The applicant has to submit the following copies along with the application.
 - Self photo
 - Photographs of other family members
 - House rent receipt
 - Copy of Leave License Agreement
 - Copy of maintenance bill
 - Proof letter of each person if other person in the household is employed
 - Place of purchase/sale of business (with name, address, phone number)
 - Xerox copy of first and last page of ration card
 - One outside and two inside (5*7) size photographs of the business premises
 - Copy of Aadhar Card
 - Proof of business income
 - Evidence of other income if any
 - Bank Account Statement (Details)
 - Copy of last 3 months electricity bill of Household
 - PAN Card / TIN Number
6. Officials or designated persons of Shree KVO Sthanakwasi Jain Mahajan may visit the home or business premises of the borrower at their convenience and inquire about business matters.
7. Complete information of your business purchases, sales, and expenses should be given every three months after taking the loan.
8. The borrower has to give monthly instalment cheques of the loan amount in advance. And if anyone fails to repay the loan, legal action will be taken against him. Their names will be published in the Khabar Patrika.
9. The borrower will have to take out a loan insurance policy in which the nominee will be Shree KVO Sthanakwasi Jain Mahajan – Mumbai. If the borrower dies, the KVOSJM will be entitled to the sum insured.
10. In case of sudden untimely death of the borrower in whose name the loan is due to illness or any other reason, the undersigned members of the family will be responsible for paying the loan instalments.
11. If a loan is not repaid or if the loan is taken on false details, Shree KVO Sthanakwasi Jain Mahajan can take legal action and seize and sell any property of him or his family to recover the money.
12. Shree KVO Sthanakwasi Jain Mahajan may formulate additional rules for this Family Wealth Scheme or modify any of the above rules. Intimation about which will be done by simple post at home address or verbally and the rules will be binding on the borrower.
13. In case of any change in the address and mobile number of the applicant and the recommender, inform the institution immediately.
14. It is essential that the application form is completely filled. Incomplete application forms will be rejected and the authority to approve the amount for the loan will be entirely with the officials of Mahajanashree.
15. While sanctioning the loan, the original school leaving certificate of the borrower or his family member has to be submitted. After the loan is repaid, it will be the borrower's responsibility to take it back.
16. KEEP A XEROX SIGNED COPY OF THIS FORM AND RULES WITH YOU.
17. This loan is only for K.V.O.
18. The loan amount will be limited to 1/3 (33%) of their investment and a maximum of 3 lakhs.
19. This loan will be repayable in maximum 20 months.
20. According to circumstances, in some cases immovable property will be taken as security.
21. A person/family who has taken loan more than 3 times earlier in this scheme will not be able to avail the loan in this scheme.