

GOVT. OF NCT OF DELHI,  
OFFICE OF THE REGISTRAR COOPERATIVE SOCIETIES  
OLD COURT BUILDING, PARLIAMENT STREET,  
NEW DELHI – 110001

F.No.47/AR-TC/18/RCS/2017/

Dated:

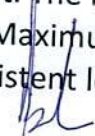
To

The President  
Dhan Sanchai Cooperative Thrift & Credit Society Ltd.,  
Regd. Off. : D-182, Main Road,  
West Vinod Nagar, Mandawali,  
Delhi-110092.

Sub:- Amendment in Bye-laws No. 35 (6) and 35 (7) of the society.

Reference to your letter dated 21.02.2024, on the subject cited above, I am directed to inform you that the Competent Authority has approved for amendment in the Bye-laws No. 35 (6) and 35 (7), which is as follow:-

Bye-laws	Existing Bye-laws	Amendment
35 (6)	All members of the Society shall be eligible to take House Property Loan upto Rs. 5,00,000/- (Rupees Five Lac Only), provided they are regular in their payments to the Society in all respects, provided further that original papers of mortgaged property shall remain in the custody of the society till pending clearance of said loan. Valuation of property mortgaged or pledged with the society shall be revised annually by the committee. All such property shall be insured to its market value against fire and theft as per bye-law No. 35 (6). The House Property Loan must be repaid to the Society in one hundred equal monthly instalments, excluding interest.	All members of the Society shall be eligible to take House Property Loan upto Rs. 10,00,000/- (Rupees Ten Lac Only), provided they are regular in their payments to the Society in all respects, provided further that original papers of mortgaged property shall remain in the custody of the society till pending clearance of said loan. Valuation of property mortgaged or pledged with the society shall be revised annually by the committee. All such property shall be insured to its market value against fire and theft as per bye-law No. 35 (6). The House Property Loan must be repaid to the Society in one hundred equal monthly instalments, excluding interest. The Managing Committee may extend the Maximum Limit of 100 instalments in existent loan in valid reason.

  
Assistant Registrar (Banking)  
Co-operative Societies  
Govt. of N.C.T. of Delhi.  
Parliament Street, New Delhi

35 (7)

All members of the society shall be eligible to take a gold loan up to Rs. 10,00,000/- (Rupees Ten Lac Only). It can be a suitable option for those looking for a loan with collateral. The loan amount is based on the value of the gold. The loan amount provided will be a certain percentage of the gold, typically between 70% to 80% value of gold, bases on the current market value and quality of gold. Additionally, the eligibility criteria for a gold loan are simpler compared to other types of loans. Goal loan cab be used for various purposes and does not have any end-use restrictions.

This issues with prior approval of Competent Authority.

(SURINDER NARANG)  
ASSISTANT REGISTERAR (BKG)

F.No.47/AR-TC/18/RCS/2017/ 8505

Dated: 14/03/24

Copy to:-

1. The Assistant Registrar (Audit), O/o the RCS, Parliament Street, Old Court Building, New Delhi-110001, along with a copy of amended Bye-laws.

2. The Assistant Registrar (IT), O/o the RCS, Parliament Street, Old Court Building, New Delhi-110001, along with a copy of amended Bye-laws.

(SURINDER NARANG)  
ASSISTANT REGISTERAR (BKG)

Assistant Registrar (Banking)  
Co-operative Societies  
Govt. of N.C.T. of Delhi.  
Parliament Street, New Delhi





# DHAN SANCHAI CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.

Registered under Delhi Coop. Societies Act, 1972 Vide Regn. No. 18 Dated 24-04-1998

✉ dhansanchaicooperativesociety@gmail.com  
✉ info@dhansanchai.in 🌐 www.dhansanchai.in



REFNO/DSC T&CS/2024/2025

Dated: 21/02/2024

## AMENDMENT OF BYE-LAWS

### EXTRACT OF BYE-LAWS

निम्नलिखित बाई - लॉज में परिवर्तन का प्रस्ताव :-

**Agenda No. 2 गोल्ड ऋण / जेवरात के बदले में ऋण सुविधा का प्रस्ताव।**

**( General Body Meeting Dated 15/10/2023 )**

EXISTING CLAUSE Bye-Laws No.35( 7 )	PROPOSED CLAUSE Bye-Laws No.35 ( 7 )	JUSTIFICATION
	<p>All members of the Society shall be eligible to take a gold loan up to Rs. 10,00,000/- (Rupees Ten lakh only). It can be a suitable option for those looking for a loan with collateral. The loan amount is based on the value of the gold.</p> <p>The loan amount provided will be a certain percentage of the gold, typically between 70% to 80% value of gold, based on the current market value and quality of gold.</p> <p>Additionally, the eligibility criteria for a gold loan are simpler compared to other types of loans.</p> <p>Gold loan can be used for various purposes and does not have any end-use restrictions.</p>	<p>Persistent demand of society members and surplus funds with the society</p> <p style="text-align: right;"><i>[Signature]</i> Assistant Registrar (Banking) Co-operative Societies Govt. of N.C.T. of Delhi, Parliament Street, New Delhi</p>

*[Signature]*  
( Hon'y Secretary )



*[Signature]*  
( PRESIDENT )

📍 H.O.: D-182, Main Road, West Vinod Nagar, Mandawali, Delhi-110092  
☎ 011-22473813, 22472190, 9818241272, 9667693829





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REFNO/DSCT&CS/2024/2025

Dated: 21/02/2024

## AMENDMENT OF BYE-LAWS

### EXTRACT OF BYE-LAWS

निम्नलिखित बाई - लॉज में परिवर्तन का प्रस्ताव :-

**Agenda No. 1.** प्रॉपर्टी ऋण 5,00,000/- ( पांच लाख केवल ) रुपये से 10,00,000/- ( रुपये दस लाख केवल ) पास कराने का प्रस्ताव।

( General Body Meeting Dated 15/10/2023 )

EXISTING CLAUSE 35-( 6 ) Bye-Laws	PROPOSED CLAUSE Bye-Laws No.35( 6 )	JUSTIFICATION
<p>All members of the Society shall be eligible to take House Property Loan up to Rs.5,00,000/- (Rupees five lakh only), provided they are regular in their payments to the Society in all respects, provided further that original papers of mortgaged property shall remain in the custody of the society till pending clearance of said loan. Valuation of property mortgaged or pledged with the society shall be revised annually by the Committee. All such property shall be insured to its market value against fire and theft as per bye-law no. 35(6). The House Property Loan must be repaid to the Society in one hundred equal monthly installments, excluding interest.</p>	<p>All members of the Society shall be eligible to take House Property Loan up to Rs. 10,00,000/- (Rupees Ten lakh only), provided they are regular in their payments to the Society in all respects, provided further that original papers of mortgaged property shall remain in the custody of the society till pending clearance of said loan.</p> <p>Valuation of property mortgaged or pledged with the society shall be revised annually by the Committee. All such property shall be insured to its market value against fire and theft as per bye-law no. 35(6). The House Property Loan must be repaid to the Society in one hundred equal monthly installments, excluding interest. The Managing Committee may extend the Maximum Limit of 100 installments in existent loan in valid reason.</p>	<p>Persistent demand of society members and surplus funds with the society</p>

(Hony Secretary)



(PRESIDENT)

Assistant Registrar (Banking)  
Co-operative Societies  
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