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Terms & Conditions

I Declare that if HRD Nidhi Limited authorized me as field worker for nidhi on the basis of the application fom submitted by me, I'll be bound to follow the terms and conditions of the society as follows:-

- 1. A sum of 0/- will be deposited as security amount with the Nidhi.
- 2. For the marketing of nidhi's various deposit scheme's, Guarantee of one renowned person will be who are permanent members of the nidhi.
- 3. To work as field worker for daily deposit scheme, I'll seek separate permission from nidhi as an necessary.
- 4. During the marketing of various deposit scheme, it will be necessary for the field worker to deposit the collected from the investor by 12 noon of next day.
- 5. In the event of field worker failing to deposit the amount received from the depositor/ investor with the stipulated period the nidhi.
- 6. The HRD nidhi has right to verify all the entries made by the advisor / field worker in the respect of deposit collected under various deposit schemes e.g (daily deposit, recurring deposit, FD) in case any discrepancy is found the nidhi has the right to with hold the commission payable to the field worker / guarnter.
- 7. It is the bounded duty of the filed worker to facilitate payment of the invested amount along with the interest on maturity of the investor. The discrepancy if any will have to be reconcile before the final repayment.
- 8. The account opening form should be duly signed by the concerned field worker code no. incase of failure of field worker to mention the correct code. number along with stamp, the HRD nidhi would not be responsible in any inaccuracy in calculation of various benefits payable to field sta ffin this regards. It would be totally justified on the part of the society to treat such deposit as branch deposits.
- 9. The field worker will have to compulsory fulfill the formalities required for loan against deposits as and when demanded by investors and the presence of the investor will be compulsory during the time of receiving of the loan amount.
- 10. The field worker will be bound to follow the rules and regulations issued by the HRD nidhi for the marketing of its various deposit schemes from time to time and he/she will not work with other similar financial institutions. He/She will remain as a self-depended field worker.
- 11. In case the field worker wants to discontinue his/her authority to work as field worker . He/she will have to give a three months notice to this effect to the nidhi It would be to the duty of the field worker to ensure that all collections/ deposits received by him are duly accounted for the society and duly verified the competent authority. He/she will also surrender the identity card and other documents/ materials provided him and obtain a no dues / no objection of the HRD nidhi Itd.
- 12. The commission on amount collected by the field worker , will be paid on a monthly basis after T.D.S. or deduction of any other taxes as per law.
- 13. Commission will be paid to the field worker on monthly basis at the specified rate only on completion of minimum deposit business prescribed by the HRD nidhi from time to time.
- 14. In case of any issue regarding the format of various deposit schemes of the society, rules, rights, terms and conditions of the functioning of field worker and cancellation of the field authority of the field worker for marketing of its deposit schemes, the HRD nidhi reserve the right to resolve all the issues according to the laid down terms and conditions, amended from time to time. The decision of the nidhi's in this regards will be final and binding on all concerned. in case certain disputes remain the unresolved the matter may be reffered to the arbitrator according to the Indian Arbitration and Reconcilation Act 1996 the place of jurisdiction being kushinagar uttar pradesh.
- 15. Cash/ Cheques/ DD should be drawn in favour of "HRD Nidhi Limited."

Signature of Introducer

Applicant's Signature

I (applicant), declare that the above rules and terms have been carefully read and understood by me and I have signed in front of witness.

Signature of Witness

Name:-

Applicant's Signature