

**Kerala State Rubber Co-operative Ltd.**

Rubco House, South Bazar, Kannur-670 002, Kerala.

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**CREDIT PURCHASE SCHEME OF RUBCO PRODUCTS  
FOR GOVERNMENT / PUBLIC SECTOR / BANK / CO-OPERATIVE EMPLOYEES**

Name of Employee	:		
Official Address	:		
Personal Address	:		
Contact No.:	:	Landline	Mobile Number
		Official :	
		Personal:	
E-mail ID	:	Official :	
		Personal:	

**TERMS & CONDITIONS**

1. This Scheme is applicable only to Government / Public Sector / Bank / Co-operative Employees drawing monthly salary on time scale or on consolidated basis.
2. The maximum limit of purchases by an employee under this scheme is limited to 6 times of the net monthly salary.
3. While one credit purchase scheme is operational, the employee is not entitled for another installment purchase scheme from Rubco.
4. Purchases under this scheme has to be paid off in such installments as decided by Rubco which will be maximum for a period of 10 months.
5. The installment dues have to be remitted to Rubco within 10<sup>th</sup> of every calendar month.
6. The application under this scheme will have to be submitted in such form together with such documents as prescribed by Rubco in this regard.
7. Rubco reserves all rights to dispose an application under this scheme as it deems fit.
8. In case of any legal disputes in relation to this scheme, only the competent courts at Kannur, Kerala will have jurisdiction to try the same.

I have read and understood the aforementioned terms and conditions of this scheme and hereby agree to abide the same in relation to the under mentioned purchase made by me:-

Invoice No. & Date: ..... Invoice Amount: .....

Installment Period : .....

Name & Signature of the Purchaser

Place:

Date: