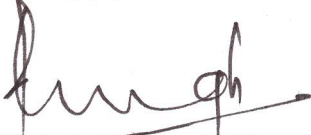


THE CALCUTTA SWIMMING CLUB

CIRCULAR
CREDIT FACILITY POLICY

1. The Facility shall be extendable to the following Class of Members.
 - (a) Past Presidents
 - (b) In-Office Committee Members
 - (c) Such Members who make a deposit for availing of the Facility, the deposit amount being Rs.15,000/- or as decided by the Committee from time to time, with the revised Deposit amount being applicable even to the existing Credit Facility Members, who would be required to deposit the differential amount, to continue with the Facility.
2. The limit of availing credit will be Rs.30,000/- per month. In the case of under/nil utilisation , no 'carry forward' of the unutilised amount will be made to the next month.
3. On the credit limit having been availed of at any point of time during the month, all transactions thereafter, till the end of that ensuing month, will have to be paid for in cash through the Smart Card.
4. The Minimum Usage Charge Amount of Rs.750/- which used to be given at the end of every quarter, will now be loaded in your Smart Card from the very first day of every Quarter w.e.f. 01 October 2016. Members are advised to first utilise this Rs 750/-, through their Smart Card(s), before signing bills as credit bills.
5. Henceforth, all KOTs/Final Bill in respect of Credit Facility availing Members will be generated through their Smart Card(s).
6. Credit Facility Members are required to sign their final bill(s), endorsing their Membership and Credit Account Number.
7. Upon signing the final bill, Members are required to obtain a copy of the signed bill from the Bearer and retain the same for their reference, as, henceforth, the summarised Credit Bill / ebill will be sent at the end of the month, without any signed bill(s) as attachment.
8. All Credit Bills will be required to be settled by the end of the following month, failing which, Rule 19 of the Club's Rules will apply.


Col A K Singh (Retd)
Secretary

Date : 28 September 2016