# Loan Services

**Hassle Free Loans at the reducing interests:**

| | |
|---|---|
| Emergency Loan upto | Rs. 25,000/- |
| Ordinary/Regular Loan upto | Rs. 3,00,000/- |
| Loan Against Property | Rs. 5,00,000/- |
| Loan Against FD | Max. up to 90% |
| Loan Against RD | Max. up to 90% |
| Loan Against NSC | Max. up to 80% |

## Interest on Loans

- 1.25% per month (15% p.a) reducing interest on Emergency Loan, Loan against property, Personal Loan, Loan against NSC.
- 2% extra on Loan against RD & FD.

## Documents Required

- **Photo ID Proof** (Any like Voter ID Card, Aadhar Card & PAN Card)
- **Address Proof** (Electricity/Water Bill, Compulsory)
- **Passport Photo** (2) (Latest)
- **Guarantors** (2), Guarantors shall be the existing member of the society and should not be a defaulter.
- **Income Proof** (Pay Slip-3, ITR File of 3 Years/Affidavit)
- **CTS Cheques** (3 A/c Payee Cheques)

## Loan Conditions & Charges

- Share Money (S/M) up to 6.70%
- Compulsory Deposit (CD) up to 10%
- Processing Charges (Kalyan Fund-1%, Building Fund-1%)

*T & C Apply

# लोन सुविधा

**कम ब्याज दर पर सुविधाजनक ऋण**

| | |
|---|---|
| आपातकालीन ऋण | रू 25,000/- तक |
| साधारण ऋण | रू 3,00,000/- तक |
| प्रोपर्टी के आधार पर | रू 5,00,000/- तक |
| FD के आधार पर | 90 प्रतिशत तक |
| RD के आधार पर | 90 प्रतिशत तक |
| NSC के आधार पर | 80 प्रतिशत तक |

## ऋण पर ब्याज

- 1.25% प्रति माह ब्याज (15% प्रति वर्ष) घटते क्रम में, सभी प्रकार के ऋण पर जैसे आपातकालीन ऋण, प्रोपर्टी ऋण, पर्सनल ऋण, NSC के आधार पर आदि।
- 2% अधिक, RD और FD ऋण के आधार पर।

## ऋण (लोन) हेतु अनिवार्य दस्तावेज:

- **पहचान पत्र** (इनमें से काई : वोटर कार्ड, आधार कार्ड और पैन कार्ड)
- **पता प्रमाण पत्र** (बिजली/पानी का बिल अनिवार्य)
- **फोटो (2)** (Latest)
- **जमानती (2)** जिनकी सोसाईटी में सदस्यता हो एवं defaulter न हों।
- **आय प्रमाण पत्र** (पे-स्लिप-3, आयकर प्रमाण 3 वर्ष/एफेडेविट
- **CTS चैक** (3 अकांउट पैयी चैक)

## ऋण शर्तें एवं प्रभार

- शेयर मनी (S/M) 6.70% तक
- अनिवार्य जमा (CD) 10% तक
- प्रक्रिया शुल्क (कल्याण फण्ड 1% तक, बिल्डिंग फण्ड 1%)

*T & C Apply

# Salient Features

- Membership/shareholders crosses over 22000+.
- Got the **Best Cooperative T/C Society Award (F.Y. 2014-2015) from Govt. of Delhi, N.C.T.**
- Interest more than Banks.
- Operating from its own Premises. (Worth more than Rs. 10 Crores as per the market evaluation).
- Most Technologically Advance Society.
- Award of Appreciation in the academics to the Wards of Members of the Society.
- Invites Advisors for the Growth of the Business of the Society.
- Branch Office in Mayur Vihar Ph-III. Opp. Ryan International School.
- Enabled with CBS Banking.
- Fully Computerised and transparency.
- No TDS applicable on the interest earned on the deposits.

# Vision

- To open branches in Pan Delhi.
- To convert into Multistate Credit Cooperative Society.
- To expand its wings into other states like U.P., Bihar, Rajasthan, Madhya Pradesh, Haryana, Uttarakhand Etc.
- To provide ATM facilities to its members in coming time.
- To provide online pay/view facility to its members.

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

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


**Head Office :Corp. Off.: D-182, Main Road, West Vinod Nagar, Mandawali, Delhi-110092 Ph.: 22473813, 22472190**

**B.O. Pankaj Mayur Plaza, IInd Floor, Opp. Ryan International School, Mayur Vihar Phase-III, Delhi-96 Ph.: 011-65099884, 65464073**

**Office Timings : 10:00 AM to 7:00 PM & Lunch 2:00 PM to 2:30 PM**
**Weekly Off : Tuesday**

**Email : dhansanchaicooperativesociety@gmail.com**
**info@dhansanchai.com, Web: www.dhansanchai.com**


*T & C Apply

Since : 1998

*#Aapka Sahyog, Hamari Sewa*


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Co-Operative

## About us:

Dhan Sanchai Co-Operative Thrift & Credit Society Limited (henceforth referred to as DHAN SANCHAI or the Society) is a Thrift & Credit Co-Operative Society founded by Sh. Prithvi Raj Singh Chauhan (Founder President), registered under the Delhi Co-Operative Societies (DCS) Act 1972. The registration number of the Society is (18). The Society was registered with the Registrar of Co-Operative Societies, Delhi on 24th of April 1998.

The Primary objective of the society is to uplift the social and economic conditions of its members by promoting saving habits. The products of the Society are in the shape of Fixed Deposits, Recurring Deposits, Saving Accounts, Loans etc.

The Society has its corporate office at Delhi. The norms and rules of working related to the Society have been outlined under the Bye-laws of the Society.

Dhan Sanchai Co-Operative Thrift & Credit Society Limited strictly abides by the Delhi State Co-Operative Society Act 1972, and conducts its business amongst the members of the Society. The Society uses the funds for loans to its members and for investments as per the Co-Operative Society Act/Rules/Bye-laws.

The registration, guiding and supervising authority of the Society is the Registrar of Co-Operative Societies (RCS), Delhi.

## Membership

### New Membership Fees

| | |
|---|---|
| Share Money | Rs. 1000/- |
| Compulsory Deposit | Rs. 200/- |
| Admission Fees | Rs. 50/- |
| Kalyan Fund | Rs. 400/- |
| Building Fund | Rs. 400/- |
| MISC | Rs. 10/- |
| **Total** | **Rs. 2150/-** |

Non-Refundable

### Documents Required

- **ID Proof** (Any like Voter ID Card, Aadhar Card & PAN Card)
- **Address Proof** (Electricity/Water bill, Compulsory)
- **Passport Photo** (2) (Latest)
- **Rent Agreement** (In case of Tenant and Electricity bill of the Landlord)

Membership fees are subjected to change from time to time, at the discretion of the management of the Society.

## सदस्यता

### नई सदस्यता शुल्क विवरण

| | |
|---|---|
| शेयर मनी | रू 1000/- |
| अनिवार्य जमा राशी | रू 200/- |
| प्रवेश शुल्क | रू 50/- |
| कल्याण फण्ड | रू 400/- |
| बिल्डिंग फण्ड | रू 400/- |
| अन्य | रू 100/- |
| **कुल** | **रू 2150/-** |

Non-Refundable

### अनिवार्य दस्तावेज :-

- **पहचान पत्र** (इनमें से काई : वोटर कार्ड, आधार कार्ड और पैन कार्ड)
- **पता प्रमाण पत्र** (बिजली/पानी का बिल अनिवार्य)
- **फोटो ( 2 )** (Latest)
- **रैन्ट एग्रीमेन्ट** (यदि किरायेदार है तो एवं मकान मालिक के नाम से बिजली का बिल)

**नई सदस्यता शुल्क सोसाईटी की प्रबन्धक कमेटी के निर्णयनुसार समय-समय पर बदली जा सकती है।**

*T & C Apply

# Interest more than banks

## Deposit Schemes

| | |
|---|---|
| Compulsory Deposit | 9% P.A. |
| Saving Account | 6% P.A. |
| **Recurring Deposit (R.D.)** | |
| For 12 Months | 10% P.A. |
| For 24 Months | 11% P.A. |
| For 36 Months | 12% P.A. |
| **Fixed Deposit (F.D.)** | |
| For 12 Months | 10% P.A. |
| For 24 Months | 11% P.A. |
| For 36 Months | 12% P.A. |
| More than 36 Months | 12% P.A. |
| **Double Plan** | |
| For 74 Months | 12% P.A. |

Get your Money (Fixed Deposit) double in 74 Months only

*No TDS applicable on the interest earned on the deposits.

## जमा योजना

| | |
|---|---|
| अनिवार्य जमा | 9% प्रति वर्ष |
| स्वैच्छिक जमा | 6% प्रति वर्ष |
| **मियादी जमा** | |
| 12 महिनों के लिए | 10% प्रति वर्ष |
| 24 महिनों के लिए | 11% प्रति वर्ष |
| 36 महिनों के लिए | 12% प्रति वर्ष |
| **आवृति जमा** | |
| 12 महिनों के लिए | 10% प्रति वर्ष |
| 24 महिनों के लिए | 11% प्रति वर्ष |
| 36 महिनों के लिए | 12% प्रति वर्ष |
| 36 महिनों से अधिक | 12% प्रति वर्ष |
| **दौ-गुना** | |
| 74 महिनों के लिए | 12% प्रति वर्ष |

मात्र 74 माह में धन दौ-गुना पायें।

## F.D. Scheme

| F.D. Amount (Rs.) | 12 Months @ 10% |
|---|---|
| 5000/- | 5500/- |
| 10000/- | 11000/- |
| 20000/- | 22000/- |
| 50000/- | 55000/- |
| 100000/- | 110000/- |

| F.D. Amount (Rs.) | 24 Months @ 11% |
|---|---|
| 5000/- | 6161/- |
| 10000/- | 12322/- |
| 20000/- | 24644/- |
| 50000/- | 61605/- |
| 100000/- | 123210/- |

| F.D. Amount (Rs.) | 36 Months @ 12% |
|---|---|
| 5000/- | 7025/- |
| 10000/- | 14050/- |
| 20000/- | 28100/- |
| 50000/- | 70246/- |
| 100000/- | 141493/- |

| F.D. Amount (Rs.) | 74 Months @ 12% |
|---|---|
| 5000/- | 10000/- |
| 10000/- | 20000/- |
| 20000/- | 40000/- |
| 50000/- | 100000/- |
| 100000/- | 200000/- |

*No TDS applicable on the interest earned on the deposits.

*T & C Apply

## R.D. Schemes

(R.D. SCHEME IN 12 MONTHS @ 10%)

| MONTHLY DEPOSIT AMT. | Total Deposit | Interest | Maturity Amount |
|---|---|---|---|
| 500 | 6000 | 325 | 6325 |
| 1000 | 12000 | 650 | 12650 |
| 1500 | 18000 | 975 | 18975 |
| 2000 | 24000 | 1300 | 25300 |
| 5000 | 60000 | 3250 | 63250 |
| 10000 | 120000 | 6500 | 126500 |

(R.D. SCHEME IN 24 MONTHS @ 11%)

| MONTHLY DEPOSIT AMT. | Total Deposit | Interest | Maturity Amount |
|---|---|---|---|
| 500 | 12000 | 1414 | 13414 |
| 1000 | 24000 | 2829 | 26829 |
| 1500 | 36000 | 4243 | 40243 |
| 2000 | 48000 | 5657 | 53657 |
| 5000 | 120000 | 14143 | 134143 |
| 10000 | 2400000 | 28287 | 268287 |

(R.D. SCHEME IN 36 MONTHS @ 12%)

| MONTHLY DEPOSIT AMT. | Total Deposit | Interest | Maturity Amount |
|---|---|---|---|
| 500 | 18000 | 3562 | 21562 |
| 1000 | 36000 | 7125 | 43125 |
| 1500 | 54000 | 10687 | 64687 |
| 2000 | 72000 | 14250 | 86250 |
| 5000 | 180000 | 35634 | 215624 |
| 10000 | 3600000 | 71248 | 431248 |

(R.D. SCHEME IN 48 MONTHS @ 12%)

| MONTHLY DEPOSIT AMT. | Total Deposit | Interest | Maturity Amount |
|---|---|---|---|
| 500 | 24000 | 6540 | 30540 |
| 1000 | 48000 | 13080 | 61080 |
| 1500 | 72000 | 19620 | 91620 |
| 2000 | 96000 | 26160 | 122160 |
| 5000 | 240000 | 65399 | 305399 |
| 10000 | 480000 | 130798 | 610798 |

(R.D. SCHEME IN 60 MONTHS @ 12%)

| MONTHLY DEPOSIT AMT. | Total Deposit | Interest | Maturity Amount |
|---|---|---|---|
| 500 | 30000 | 10595 | 40595 |
| 1000 | 60000 | 21189 | 81189 |
| 1500 | 900000 | 31784 | 121784 |
| 2000 | 120000 | 42379 | 162379 |
| 5000 | 300000 | 105947 | 405947 |
| 10000 | 600000 | 211894 | 811894 |

(R.D. SCHEME IN 72 MONTHS @ 12%)

| MONTHLY DEPOSIT AMT. | Total Deposit | Interest | Maturity Amount |
|---|---|---|---|
| 500 | 36000 | 15856 | 51856 |
| 1000 | 72000 | 31712 | 103712 |
| 1500 | 108000 | 47568 | 155568 |
| 2000 | 144000 | 63424 | 207424 |
| 5000 | 360000 | 158561 | 518561 |
| 10000 | 720000 | 317121 | 1037121 |

### धन वृद्धि योजना (18 वर्षीय योजना)*

| Amount (Rs.) | Maturity |
|---|---|
| 50,000 | 4,00000 |
| 1,00000 | 8,00000 |
| 150,000 | 12,00000 |
| 2,00000 | 16,00000 |
| 2,50,000 | 20,00000 |
| 3,00000 | 24,00000 |

### जमा करें प्रत्येक माह और प्राप्त करें।

| | | |
|---|---|---|
| Rs. 1300 | 60 माह बाद | Rs. 102000 |
| Rs. 1675 | 48 माह बाद | Rs. 100100 |
| Rs. 2350 | 36 माह बाद | Rs. 100250 |
| Rs. 3740 | 24 माह बाद | Rs. 100045 |

*No TDS applicable on the interest earned on the deposits.

*T & C Apply