

Thana Mahesh Nagari Co-operative Credit Society Ltd.



ठाणा महेश नागरी
सहकारी पतपेढी मर्या.ठाणे

(नोदणी . टि. एन. ए। (टि. एन. ए)। आर. एस. आर। (सी. आर)। १४५४। सन २००३)

17TH
ANNUAL
REPORT

2019-20

“We take care of your money and Business”

Thana Mahesh Nagari Co-operative Credit Society Ltd.

Society Information

Registration Number : TNA/ [TNA]/RSR/ (CR)/1454/Year 2003

Registered Office & Branch Office Address : Office No.203, Landmark Arcade Premises, Opposite Nitin Company, Above Axis Bank, Louiswadi Service Road, Panchpakhadi, Thane West-400604

Contact No. : 9321859986/9321838638

Office Email ID : tmnccsltd@gmail.com

For more details, please visit : www.thanamaheshpatpedhi.com

Grade Awarded : "A" Grade

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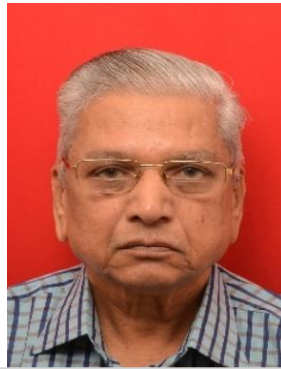
Board of Directors



Laxmikant Kabra, Chairman



Mahavirprasad Somani,
Vice Chairman



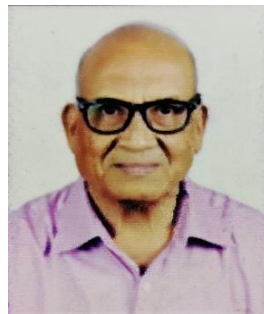
Amarchand Baheti,
Director



Chandraprakash Kabra,
Director



Pramod Kasat,
Director



Narayandas Rathi,
Director



Rampal Mundada,
Director

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Ramswaroop Dangra,
Director



Sangeeta Mundra,
Director



Dhanshree Bhutada,
Director

Board has been guided by the following Advisory Board Members,
from time to time

Anil Bhutada, Advisory Director

Shyam Bhutada, Advisory Director

Ramakant Lahoti, Advisory Director

Shivbhagwan Aasawa, Advisory Director

Rajeev Mundra, Advisory Director

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Chairman's Speech

From the desk of:

CA. Laxmikant Kabra, Chairman

My dear Members,

I am privileged to have an opportunity to serve the family of almost 1500 members through this esteem organization i.e., Thana Mahesh Nagari Co-operative Credit Society Ltd. This is a moment of great felicity for me in warmly welcoming all of you to the 17th Annual General Meeting of " Thana Mahesh Nagari Co-operative Credit Society Ltd." for the Financial Year 2019-20 being held today. Today, I am very much privileged to be honored by the confidence which the Board and the Shareholders have reposed in me. I thank you for your esteemed presence, continued trust and support extended to the Society all these years.

I am pleased to inform your that for the first time, the deposits base of our Society has crossed the double-digit mark and the same stands at Rs. 11.90 Crore as on 31st March 2020 as against Rs. 4.84 Crore as on 31st March 2019, registering an overwhelming growth of 146%. This shows the faith and confidence posed by our members in our Society. Despite the business challenges faced, your Society has achieved the highest ever net profit of Rs. 45.59 Lakhs as against Rs. 32.35 Lakhs of profit in the immediately preceding financial year, thereby registering a growth of 41%. The recovery of NPAs and overdues continued to be pursued vigorously during the year. I am pleased to inform the members that our stringent efforts have resulted into bringing down the NPA level of the society from 37% in FY 2017-18 to around 3% in FY 2019-20.

Impact of Covid19 visa-a-vis our Society

As members are aware that our country was adversely impacted due to the ongoing pandemic situation and wide spread of Corona Virus, worldwide. As members are aware

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that our Society is directly connected to the common men, who were most effected due to this situation followed by the unavoidable nationwide Lockdown. In spite of the most difficult period faced by all of us, we continued to work tirelessly in the best interest of all the stake holders. I, on behalf of our Credit Society was overwhelmed for a continued support from all Board members and Staff members' during these difficult times. We all worked with patience. Wherever required, we have extended the moratorium period to support the borrowers. I am pleased to share that we have almost recovered from this difficult situation, without any major setback to the performance of the society. Since, the ongoing pandemic situation is not yet over, we have decided to restrict our growth plans and focus only on recoveries and Secured loan proposals like Gold Loans and loan against properties. In case of Gold Loans, the Net Interest Margin is slightly lower than the business loans, but safety of our loans is the main criteria. Entire financial year 2020-21, is going to be a challenging year due to the prevailing pandemic situation, therefore, we have decided to restrict our budgets in this year at par with the FY 2019-20 and maintain the adequate liquidity. The present liquidity position of our Society as well as status of our loan portfolio is quite comfortable. We have been maintaining the adequate liquidity position and set up the best treasury management portfolio to take care of all the needs of members.

I request each one of you to please participate in the growth of our own Credit Society. You may approach us for investing in attractive FDs Schemes our Society. Those who have not become the shareholders, must approach Society office to become Shareholders. You can also approach us for your any of the financial needs because ***“we take care of your money and business”***, both.

JAI HIND

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17th Annual Report

Dear Members,

I would like to extend my sincere thanks to the Board of Directors in the 17th Annual General Meeting of the Society. During the financial year, our credit society has grown its business well. Our focus was on NPA recoveries and safety-oriented growth of the business. We are pleased to share an overview of our Credit Society Progress.

An overview of our Credit Society Progress

Sr. No.	Particulars	31/03/2020	31/03/2019	Change +/- Amt.	Change +/- %
1	Share Capital	1,14,41,000	1,00,59,700	13,81,300	13.73%
2	Reserves and Surplus	2,28,52,327	1,83,12,785	45,39,542	24.78%
3	Member's Deposit	11,89,71,346	4,83,84,939	7,05,86,407	145.88%
4	Loans Outstanding	11,93,65,785	5,67,78,894	6,25,86,891	110.23%
5	Investments in FDs	3,05,71,461	2,28,95,095	76,76,366	33.52%
6	Profit (Before Appropriation)	45,59,346	32,34,895	13,24,451	40.94%
7	Dividend	10% (Proposed)	12%		

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OUR SOCIETY'S JURISDICTION & OFFICE

The jurisdiction of our society is Thane City (TMC). Presently, we have only one branch, which is located at Thane (West). During the year, we have shifted our branch office to a new premise at Office No.203, Landmark Arcade Premises, Opposite Nitin Company, Above Axis Bank, Louiswadi Service Road, Panchpakhadi, Thane West-400604. We are pleased to inform that the said office premise is owned by your society.

Capital & Members

The Authorized Share Capital of your Society remains at Rs. 2,00,00,000 (Rupees Two Crore only) divided into 2,00,000 Equity Shares of Rs. 100/- each. The total number of members (Shareholders) of the society as on 31st March 2020 stands at 1410 Shareholders as against 1339 members at the end of 31st March 2019.

Appropriation of Profit for the year ended 31st March 2020

During the year ended 31st March 2020, your Society earned a net profit before appropriation of Rs. 45,59,346/-. The Board of Directors is pleased to recommend the appropriation of said profit as per the details give hereinbelow, for the approval of members in the Annual General Meeting.

Sr. No.	Particulars	Amount (₹)
1	Dividend @10%	10,20,578
2	Reserve Fund	25,78,220
3	Dividend Equalization Fund	1,69,000
4	Reserve for Doubtful Debts	2,43,616
5	Building Fund	2,05,000
6	Reserve for CSR fund	1,40,000
7	Reserve for Contingencies	2,00,000
8	Profit Carried forward for next year	2,932

Keeping in mind the need of funds for the purpose of growth and expansion, the Board has decided to restrict the proposed dividend @ 10%.

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Non-Performing Assets (NPA)

This year our focus continued recovery of old NPAs coupled with business expansion. Our Society's NPA has substantially reduced from approximately 35% in FY 2017-18 to approximately 3% as on 31st March 2020. We are pleased to inform members that, the recovery has been without any major haircut in the outstanding amount of loans. Though Society has made adequate provision for NPA of Rs. 46 Lakhs, but we have not written off any amount against the said provisioning. Our credit society has taken strong legal actions on defaulters, wherever needed. Recovery has been made in the form of remedial and compulsory discussion with the outstanding debtors from time to time.

Statutory Audit

Mr. B.R. Kaware, Government Certified Statutory Auditors has carried out the audit for the FY 2019-20. Statutory Auditor has submitted the Audit Report to our credit society. The auditor has expressed satisfaction about the functioning of our credit society and has given the Audit Class "A" to our Society.

Society & Its Policies

The Board of Directors is always striving for the implementation of the best practices and policies in our credit society. Meeting of the Board of Directors are held regularly, and the directors take efforts and action for effective management. The Board of Directors has been a regular participant in the decision-making process of our credit society. All the Board Members have contributed to achieving the performance of the Society. Members of the Board are always available for their suggestion as well as implementation of the best possible practices in the Society. On behalf of entire family of members/ shareholders, deposit holders, borrowers and other stakeholders of the Society, I thank all the Board members for their continued support.

Know Your Customer (KYC)

As per the Government rules and regulation KYC is mandatory for all the members/ shareholders. Our credit society has been updating the KYC of old members. We request all the members/ Shareholders to kindly update their KYC including latest address, contact number, email etc. Members can either visit the office or they can send the KYC documents through email.

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Loan Portfolio Break up AS ON 31ST MARCH 2020

Type of Loans	Balance as on 31/03/2020	Balance as on 31/03/2019
Personal Loans	21,88,817	13,28,638
Business Loans secured against FDRs, Immovable Properties, Gold etc.	6,40,42,704	84,27,787
Vehicle/ Auto Loans	16,52,742	24,29,523
Personal Gold Loans	77,69,813	46,86,301
Loans against Insurance Policies	4,14,478	1,00,357
Property Loans (Residential/ Commercial)	4,32,97,231	3,98,06,288
Total	11,93,65,785	5,67,78,894

Last Six Years' performance at a Glance (Rs.)

Financial Year	Deposits	Loans	Share Capital	Profit for the year	Audit Class	No. of Staff
2014-15	5,75,79,621	4,92,33,579	63,45,400	42,54,963	A	4
2015-16	7,35,77,416	7,05,21,971	80,96,700	37,52,834	A	4
2016-17	6,78,73,257	6,63,45,976	97,31,600	40,22,606	A	4
2017-18	4,90,83,671	5,36,85,568	98,43,800	32,13,859	A	5
2018-19	4,83,84,939	5,67,78,894	1,00,59,700	32,34,895	A	4
2019-20	11,89,71,346	11,93,65,785	1,14,41,000	45,59,346	A	3

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17th ANNUAL GENERAL BODY MEETING

Dear Shareholders,

The 17th AGM of our Co-operative Credit Society will be held on 17th January 2021 at 11.00 a.m. through Video Conferencing (VC) and/ or other Audio-Visual Means (OAVM) in Compliance with the Law. The Agenda of the AGM, as recommended by the Board of Directors for the purpose of approval of the members is as follows. All the members are requested to join the meeting as per the Schedule. The link for joining the meeting shall be sent to all the members, through different mode of communications, at least 2 days in advance. In case of any difficulty or clarification, we request the members to contact Society office, freely.

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AGENDA OF THE MEETING

1. To read and approve the minutes of last AGM held on 15th September 2019
2. Chairman's Speech, to brief the members on the working of our Society
3. To read and approve Audited Balance Sheet, Profit and Loss A/c and the Auditor's Report thereon
4. To approve the Appropriation of Profit as recommended by the Board
5. To approve payment of Dividend for 2019-20, as proposed by the Board
6. To appoint Statutory Auditor and decide their Audit Fees
7. To consider suggestions/proposals if any received in from the Members
8. Vote of Thanks

Date: 7th December 2020

Place: Thane

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BALANCE SHEET

AS ON 31.03.2020

31-03-19	CAPITAL & LAIBILITIES	SCH	31-03-20	31-03-19	ASSETS & OTHER RECEIVABLES	SCH	31-03-20
₹			₹	₹			₹
2,00,00,000	Authorized Share Capital		2,00,00,000	717,587	Cash and Bank Balances	V	171,925
10,059,700	Paid Up Share Capital	I	11,441,000	22,898,595	Investments	VI	30,571,461
18,312,785	Reserve & Other Fund	II	22,852,327	56,778,894	Loan to Members	VII	119,365,785
48,384,939	Deposit from Members	III	118,971,346	105,000	Other Deposits	VIII	105,000
405,894	Other Liabilities & Provisions	IV	603,807	192,070	Fixed Assets	IX	4,279,217
38,860	Other Expenses Payable		12,220	1,110,032	Other Receivables	X	3,987,312
4,600,000	NPA Provision		4,600,000				
81,802,178	GRAND TOTAL		158,480,700	81,802,178	GRAND TOTAL		158,480,700

Statutory Auditors

For Thana Mahesh Nagari Co-op. Credit Society Ltd.

B. R. Kaware

(Govt. Certified Auditors)

Penal No. 12071

Date: 7th December 2020

Place: Thane

Laxmikant Kabra

Chairman

Mahavir Somani

Vice Chairman

Chandraprakash Kabra

Director

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PROFIT & LOSS ACCOUNT

FOR THE YEAR ENDED 31ST MARCH 2020

31-03-19	EXPENSES	SCH	31-03-20	31-03-19	INCOME	SCH	31-03-20
Rs.			Rs.	Rs.			Rs.
2,984,960	Int. Paid on Deposits	XI	5,734,853	8,976,782	Interest & Other Income on Loan to Members		9,462,939
326,079	Bank Overdraft & Int. On Loans		28,213				
824,732	Staff Salary & Allowances	XII	703,477	1,315,774	Interest Received on Investments		2,554,679
2,570,029	Administration Expenses	XIII	445,449				
326,626	Other Expenses	XIV	518,726				
25,235	Depreciation	XV	27,554				
3,234,895	Profit available for Appropriation		4,559,346				
	Less- Appropriation of Profit		-				
1,183,795	Trf to Dividend Shares		-				
325,944	Trf to Reserve Fund		-				
200,407	Trf to Dividend Equalization Fund		-				
253,576	Trf to Bad & Doubtful Debt Fund		-				
1,004,560	Trf to Building Fund		-				
65,723	Trf to Reserve for CSR		-				
200,000	Trf to Contingencies		-				
890	Balance of Profit C/f to the		-				
	next year						
10,292,556	GRAND TOTAL		12,017,618	10,292,556	GRAND TOTAL		12,017,618

Statutory Auditors

For Thana Mahesh Nagari Co-op. Credit Society Ltd.

B. R. Kaware

(Govt. Certified Auditors)

Penal No. 12071

Date: 7th December 2020

Place: Thane

Laxmikant Kabra

Chairman

Mahavir Somani

Vice Chairman

Chandraprakash Kabra

Director

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SCHEDULES FORMING PART OF THE BALANCE SHEET

AS ON 31ST MARCH 2020

PARTICULARS	As on	As on
	31st March 2020	31st March 2019
	₹	₹
SCHEDULE I: SHARE CAPITAL		
Authorised Share Capital (2,00,000 Equity Shares Rs. 100/- each)	2,00,00,000	2,00,00,000
Paid Up Share Capital	11,421,100	10,059,700
CY 1,14,211 Equity Shares of Rs. 100/- each		
(PY 1,00,597 Equity Shares of Rs. 100/- each)		
Shares Application Money	19,900	-
Total	11,441,000	10,059,700
SCHEDULE II: RESERVE & OTHER FUNDS		
i. Reserve Fund	3,421,780	3,095,056
Add: - Transferred during the year	-	325,944
Sub-Total	3,421,780	3,421,000
ii. Building Fund	10,395,000	9,390,440
Add- Transferred during the year	-	1,004,560
Sub-Total	10,395,000	10,395,000
iii. Reserve for Bad & Doubtful Debt Fund	1,420,000	1,166,424
Add: - Transferred from Reserve for Bad & Doubtful Int. Fund	56,968	56,968
Less: -Reversal of Excess Interest Charged in the past	20,584	-
Add: - Transferred during the year	-	253,576
Sub-Total	1,456,384	1,476,968
iv. Dividend Equalization Fund	1,331,000	1,130,593
Add: - Transferred during the year	-	200,407
Sub-Total	1,331,000	1,331,000
v. Reserve for Contingencies	1,400,000	1,200,000
Add: - Transferred during the year	-	200,000
Sub-Total	1,400,000	1,400,000
vi. Reserve for CSR	285,000	219,277
Add: - Transferred during the year	-	65,723
Sub-Total	285,000	285,000
vii. Profit & Loss A/c		
Profit for the Year	4,559,346	3,234,895
Add- Balance c/f from previous year (s)	3,817	2,927
Less- Trf to Dividend Shares	-	1,183,795

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Less- Trf to Reserve Fund	-	325,944
Less- Trf to Dividend Equalization Fund	-	200,407
Less- Trf to Bad & Doubtful Debt Fund	-	253,576
Less- Trf to Building Fund	-	1,004,560
Less- Trf to Reserve for CSR 2%	-	65,723
Less- Trf to Contingencies	-	200,000
Sub-Total	4,563,163	3,817
Reserve & Other Fund Total	22,852,327	18,312,785
SCHEDULE III: DEPOSITS FROM MEMBERS		
Saving Deposit	3,458,387	4,131,666
Fixed Deposits	112,529,495	39,673,087
Security Deposit	2,343,337	2,370,455
Recurring Deposit	640,127	2,209,731
Deposits Total	118,971,346	48,384,939
SCHEDULE IV: OTHER LIABILITIES & PROVISIONS		
Statutory Audit Fees Payable	35,400	35,400
Provision- Standard Loan	566,007	327,455
Staff Salary Payable	-	43,039
TDS payable	2,400	-
Other Liabilities & Prov.	603,807	405,894
SCHEDULE V: CASH & BANK BALANCES		
Cash in Hand	4,924	128,004
Balances with Banks & Other		
Thane District Co-Op Bank Ltd.	3,574	3,391
Thane Janata Sahakari Bank Ltd. SB A/c	151,342	435,120
Thane Janata Sahakari Bank Ltd. ODD A/c	11,611	4,177
Shiv Shyadri Co-Op. Credit Soc. Ltd. SB A/c	475	146,895
Cash & Bank Balances Total	171,925	717,587
SCHEDULE VI: INVESTMENT		
FDR with BANK/SOC.	30,562,961	22,895,095
Shares of TDCC Bank Ltd.	1,000	1,000
Shares of Thane Dist. Federation	2,000	2,000
Shares of SSP Ltd.	5,500	500
Investment Total	30,571,461	22,898,595

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SCHEDULE VII: LOAN TO MEMBERS		
Personal Loan	21,88,817	1,328,638
Business Loan & Loan Against FDR	64,042,704	8,427,787
Vehicle Loan	1,652,742	2,429,523
Gold Loan	7,769,813	4,686,301
Loan Against Insurance Policy	414,478	100,357
Property Mortgage Loan	43,297,231	39,806,288
Members Loan & Advances Total	119,365,785	56,778,894
SCHEDULE VIII: OTHER DEPOSITS		
Office Deposits	100,000	100,000
Others	5,000	5,000
Other Deposit Total	105,000	105,000
SCHEDULE IX: FIXED ASSETS		
Furniture & Fixtures		
Opening Balance	163,313	156,711
Less-Depreciation	16,335	18,148
Sub-Total	146,978	138,563
Computer & Printer		
Opening Balance	4,107	6,844
Add- Purchase During the year	14,700	24,750
Less-Depreciation	7,522	2,737
Sub-Total	11,285	28,857
Office Equipment		
Opening Balance	22,301	26,237
Less-Depreciation	3,344	3,936
Sub-Total	18,957	22,301
Cycle		
Opening Balance	2,349	2,763
Less-Depreciation	352	414
Sub-Total	1,997	2,349
Immovable Properties		
Flat No. B/2- 202, Murbad	2,500,000	-
Less- Retention Money	600,000	-
Sub-Total	1,900,000	-
Office at Louiswadi (Advance)	2,200,000	-
Fixed Assets Total	4,279,217	192,070

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SCHEDULE X: OTHER RECEIVABLE		
Interest Receivable on Loan	3,874,054	866,247
Staff Advance	9,500	5,000
Interest Receivable on Investment	17,758	150,285
Prepaid Professional Tax – Society	-	2,500
TDS Receivable (A.Y 2018-19)	86,000	86,000
Other Receivable Total	3,987,312	1,110,032

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SCHEDULES FORMING PART OF THE PROFIT & LOSS A/C

FOR THE YEAR ENDED 31ST MARCH 2020

PARTICULARS	For the Year ended 31st March 2020	For the Year ended 31st March 2019
	₹	₹
SCHEDULE XI : INTEREST PAID ON DEPOSITS		
Fixed Deposits	5,486,607	2,662,986
Saving A/c	137,077	117,246
Recurring Deposits	111,169	204,728
Int. Paid on Deposits and Other Total	5,734,853	2,984,960
SCHEDULE XII: STAFF SALARY & ALLOWANCES		
Salary & Bonus to Staff	697,813	814,369
Staff Training Expenses	5,664	10,363
Salary & Allowances Total	703,477	824,732
SCHEDULE XIII: ADMINISTRATION EXPENSES		
Conveyance & Allowance	27,221	19,972
Printing & Stationary	16,179	15,217
Office Rent	288,000	288,000
Advertisement Expenses	2,124	11,062
Electricity Expenses	23,640	21,720
Telephone & Internet Expenses	15,821	15,888
Miscellaneous Expenses	8,290	14,901
Office Repair & Maintenance Expenses	10,700	16,855
Postage & Telegram	374	1,043
Legal Charges	10,000	6,000
Recovery Charges	1,200	-
Software Expenses	4,500	-
Professional Charges	2,000	15,000
Loss on Sale of Flat	-	108,971
Statutory Audit Fees	35,400	35,400
NPA Loan Provision	-	2,000,000
Administration Expenses Total	445,449	2,570,029
SCHEDULE XIV: OTHER EXPENSES		
Annual General Meeting Expenses	43,481	38,509
Director Sitting Fees	30,000	30,600
Bank Charges	12,998	13,343
Staff Welfare Expenses	17,935	18,749
Professional Tax	2,500	2,500
Income Tax Paid A.Y 2017-18	130,000	113,348

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Donation	31,000	-
Other Expenses	12,260	15,739
Provision for Standard Assets Loan	238,552	93,838
Other Expenses Total	518,726	326,626
SCHEDULE XV: DEPRECIATION		
- Furniture & Fixture	22,216	18,148
- Computer & Printer	1,642	2,737
- Office Equipment	3,344	3,936
- Cycle	352	414
Depreciation Total	27,554	25,235

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ATTRACTIVE FIXED DEPOSIT SCHEMES

➤ CUMULATIVE FD SCHEME

PERIOD	INTEREST RATES	
	GENERAL	SR. CITIZEN
03 Months to 09 Months	8.25%	8.75%
10 Months to 15 Months	8.75%	9.25%
16 Months to 24 Months	9.25%	9.75%
25 Months & Above	9.75%	10.25%

Note: In case of premature withdrawal, the rate of interest will be reduced by 1% PA from the applicable rates to the period of deposit already held in the society.

➤ MONTHLY INCOME SCHEME (MIS) FOR SENIOR CITIZENS & LADIES

Period of Deposit: 24 Months & above

Rate of Interest: 9.50% PA. Interest payable on monthly basis

Note: In case of premature withdrawal of MIS deposits, the rate of interest will be reduced by 2%, from the applicable rates to the period of deposit already held in the society and the excess interest paid would be deducted from the principal amount.

➤ RECURRING DEPOSIT SCHEME (RD)

Period of Deposit: Minimum 12 Months @ 9% PA

13 Months & above @ 9.5% PA

In case of premature withdrawal, the rate of interest will be reduced by 1% PA from the applicable rates to the period of deposit already held in the society.

➤ CUSTMISED DEPOSITS SCHEME

In case of bulk deposits (Rs. 10 Lakhs and above), we can consider the customized deposit schemes to meet the day to day needs of the deposit holders. Please feel free to approach us for the same.

➤ SPECIAL SAVING ACCOUNT DEPOSIT SCHEME

Minimum Deposit: Rs. 100/-

Open a Savings Account, deposit and withdraw any amount on any day

Earn attractive interest on savings deposit

“We take care of your money and Business”

Thana Mahesh Nagari Co-operative Credit Society Ltd.

AN APPEAL TO ALL THE MEMBERS OF OUR SOCIETY, THEIR FAMILY MEMBERS, FRIEND & RELATIVES

1. Become a proud member of our society with minimum investment of just Rs. 5,000/- and more. Members/ Shareholders are entitled to receive attractive Dividend.
2. Become a deposit holder and avail the benefit of attractive interest rates.
3. Please approach us for any of your financial needs such as Business Loan, Loan against Property, Gold Loan etc.
4. Approach us for **Ultra Short-Term Gold Loan** requirements (one month and above). We can consider loan up to 95% of the Gold value. Gold Loan disbursement on the same day. Minimum paperwork. No Guarantors required. At request, home visit can be arranged.

**We recommend using internet Banking to Bank with us.
Our Bank details are as under:**

**Name of the Account: Thana Mahesh Nagri Co-op. Credit
Soc. Ltd.**

Name of the Bank: TJSB Sahakari Bank Ltd.

IFSC Code: TJSB0000002

SB A/c No.: 002110100045597

“You can invest any amount as per above schemes and intimate to the society office through any of above-mentioned mode of communication.”

“Jai Mahesh”

“We take care of your money and Business”