**Sadhguru Souharda Sahakari Limited, UDUPI – 576 101**

**Home :**

**PROFILE**

Name ***:*** *sadhguru souharda sahakari ltd,*

Type ***:*** *multipurpose co-operative society*

Registration Number*: 4141*

Date of registration:

Registered Office *: samruddhi building, first floor, kinnimulki, udupi – 576 101*

Phone: *0820 -2530009*

E\_mail: *sadhgurusahakari@gmail.com*

Website : *www.sadhgurushakari.com*

*Established in the year : 2016*

*Weekly holiday: sunday*

*Working hours : 9.30 am to 5:30 pm*

*Services:*

*Financial services*

*- wide range of deposits and loans for the members*

*- Pradhan Mantri Bharathiya Janaushadhi Kendra*

*Area of operation: Udupi district except Madur village of kundapura taluk*

**About Us**

***Sadhguru Souharda Sahakari Ltd*** *is a multipurpose Co-operative Society established in the year 2016 by a group of dynamic like-minded educated people from Udupi, coastal district of Karnataka., who have concern about our Socio-Economical Development of the society.*

*The main objective of the society is Socio-Economical goals with national interest. Sahakari is registered under Karnakata Souharda Co-operative Act 1997, 2015.(regno 4141.)*

*The society would like to address the needs of the middle income community and is aiming towards to provide multiple services apart from financials support to the community.*

*It has wide range of service programs in the field of Health Care, Medical Services, Education, Social Responsibility projects and other communities upbringing projects etc.*

*The society is working on the principle of Ehics, Honesty, Sincerity and Dedication with long term vision and wide range of aims and objectives.*

**Vision:**

*Be recognize as a new generation multi-purpose co-operative Society, provides quality , trusted multi- disciplinary service-business which essential for sustainable Socio-Economic development of the community.*

**Mission:**

*Working together with social responsibility on the principle of co-operative to meet the Socio- Economical challenges of the future in our community*

**Quality Statement :**

We are working on the principle of Ethics, Honesty, Sincerity, Dedication and sense of social responsibility in accordance with the co-operative principles for the social – economic development of the community

**Objects and Functions:**

1. *Objects:*

*The principal objective of the society will be to promote the interests of all its members to attain their social and economic betterment through self-help and mutual aid in accordance with the co-operative principles.*

*To accept deposits of money from the members of the Society for the purposes of lending to members of the society and investment as per Act.*

*To undertake welfare activities for members, their families and employees for the promotion of their moral, educational and physical improvement.*

*To undertake and organize, seminars, workshops symposium, studies, surveys, feasibility reports, exhibitions in connection with micro financial management & Awarenes.*

*Functions: In furtherance of the above objects, the society may undertake any or all the following activities:-*

* 1. *Ensure compliance of the co-operative principle;*
  2. *Provide specialized training, education and data-based information;*
  3. *Assist members in organizing self-help;*
  4. *Provide management development services on behalf of its member*

***MILESTONE***

**From PRESIDENT DESK**

*We are very proud to say Sadhguu Souharda Sahakari Ltd is a multi pupose Co-operative Institute born with Ethics , Principles and human Values, by group of like-minded people from Udupi/*

*We provides normal financial services like, savings deposits and loans for the members of the society, but our activities are not restricted to financial service bossiness, It is extended to trading and health care & Medical services.*

*Our Sahakari has a unique ethical policy setting out the way we do business which we've developed in full consultation with our members. We are always working to reach our members with best services. We pride ourselves on our member participation, extended Co-operation in building the institute since 2016.*

*You can find more detail about our programs*

***Dr.B.N.Shanthapriya***

***President***

**Board of Director** **Board of Directors**

**President :**

Dr.B.N.Shanthapriya

**Vice President :**

J.Ragupathi Tantri

Directors:

Prasanna Bhat

U.L.Bhat

U.L.Upadhya

Kamalakshi

Ambhika

Venkatesh

Narashima Swamy

**Deposits**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Samucchaya -Recurring Deposit Scheme (RD)** | | | | | | | | | | | | | | | | | | | | |
| **About the Scheme** | | | | *Recurring Deposit Scheme is unique scheme, Suitable to those who are having regular monthly income.Under this scheme the account holder have to regularly deposit fixed sum of money by way of monthly instalments over a period stipulated period.* | | | | | | | | | | | | | | | | |
| **Who can Open** | | | | * *Any individual in his /her own name* * *Individual in their join names with suitable repayment instructions* * *Minor represented by parents / Guardian* | | | | | | | | | | | | | | | | |
| **Period of investment** | | | | *12 Months* | | | | *24 Months* | | | | | | | *36 Months* | | | | *60 Months* | |
| **Rate of Interest** | | | | *8%* | | | | *8.5%* | | | | | | | *9%* | | | | *10%* | |
| **Amount of Deposit** | | | | *Minimum Amount Rs 500/- , No maximum Limit on deposit* | | | | | | | | | | | | | | | | |
| **Payment of Interest** | | | | *Interest will be compounded quarterly, credited to the account half – yearly and paid on maturity* | | | | | | | | | | | | | | | | |
| **Add-on** | | | | * *Nomination Facility* * *Premature Closer facility as per the rules lay down by the Sahakari* * *Loan facility as the per the Rules lay down by the Sahakari* | | | | | | | | | | | | | | | | |
| **How it grows** | | | | | | | | | | | | | | | | | | | | |
| **Investment Period** | | | | **12 Months** | | | **24 Months** | | | | | | **36 Months** | | | **60 Months** | | | | |
| **Rate of Interest** | | | | 8% | | | 8.5% | | | | | | 9% | | | 10% | | | | |
| 500.00 | | | | 6,265.00 | | | 13,114.00 | | | | | | 20,709.00 | | | 38,953.00 | | | | |
| 1,000.00 | | | | 12,529.00 | | | 26,228.00 | | | | | | 41,417.00 | | | 77,907.00 | | | | |
| 2,000.00 | | | | 25,059.00 | | | 52,457.00 | | | | | | 82,834.00 | | | 1,55,813.00 | | | | |
| 2,500.00 | | | | 31,323.00 | | | 65,571.00 | | | | | | 1,03,543.00 | | | 1,94,767.00 | | | | |
| 5,000.00 | | | | 62,647.00 | | | 1,31,142.00 | | | | | | 2,07,085.00 | | | 3,89,534.00 | | | | |
| 10,000.00 | | | | 1,25,293.00 | | | 2,62,284.00 | | | | | | 4,14,170.00 | | | 7,79,067.00 | | | | |
| 20,000.00 | | | | 2,50,586.00 | | | 5,24,567.00 | | | | | | 8,28,341.00 | | | 15,58,635.00 | | | | |
| 25,000.00 | | | | 3,13,233.00 | | | 6,55,709.00 | | | | | | 10,35,426.00 | | | 19,47,669.00 | | | | |
| 30,000.00 | | | | 3,75,879.00 | | | 7,86,851.00 | | | | | | 12,42,511.00 | | | 23,37,202.00 | | | | |
| **Monthly Income Scheme (MIS)** | | | | | | | | | | | | | | | | | | | | |
| **Scheme** | | | | *Monthly income Scheme is unique scheme where members can invest a specific amount and get returns every month till the end of the tenure at our competitive monthly income scheme interest rate.* | | | | | | | | | | | | | | | | |
| **Who can Open** | | | | * *Any individual in his /her own name* * *Individual in their join names with suitable repayment instructions* * *Minor represented by parents / Guardian* * *Clubs, Institutions, Trusts, Associations etc* | | | | | | | | | | | | | | | | |
| **Period of investment** | | | | *Minimum period : 3 years, No Maximum Period* | | | | | | | | | | | | | | | | |
| **Rate of Interest** | | | | *10 %* | | | | | | | | | | | | | | | | |
| **Amount of Deposit** | | | | *Minimum Amount Rs 50,000/- , No maximum limit on deposits* | | | | | | | | | | | | | | | | |
| **Payment of Interest** | | | | *Interest Will Be Paid On Every Month And It Will Be Credited To The Members Saving Account, Available In The Sahakari.* | | | | | | | | | | | | | | | | |
|  | | | | * *Nomination Facility* * *Premature Closer facility as per the rules lay down by the Sahakari* * *Loan facility as the per the Rules lay down by the Sahakari* | | | | | | | | | | | | | | | | |
| **Disclaimer: All The Products And Services Of The Society Are Exclusively Available For Members Of Sadhguru Souharda Sahakari Ltd Only** | | | | | | | | | | | | | | | | | | | | |
| **Your Monthly Income on your investment** | | | | | | | | | | | | | | | | | | | | |
| **Investment Period** | | | **36 Months** | | | | | | |  | | | | | | | | | | |
| **Rate of Interest** | | | **10%** | | | | | | |  | | | | | | | | | | |
| **50,000.00** | | | 417.00 | | | | | | |  | | | | | | | | | | |
| **60,000.00** | | | 500.00 | | | | | | |  | | | | | | | | | | |
| **70,000.00** | | | 583.34 | | | | | | |  | | | | | | | | | | |
| **80,000.00** | | | 666.67 | | | | | | |  | | | | | | | | | | |
| **90,000.00** | | | 750.00 | | | | | | |  | | | | | | | | | | |
| **1,00,000.00** | | | 833.34 | | | | | | |  | | | | | | | | | | |
| **1,10,000.00** | | | 916.67 | | | | | | |  | | | | | | | | | | |
| **1,20,000.00** | | | 1,000.00 | | | | | | |  | | | | | | | | | | |
| **Fixed Deposit Scheme[FD]** | | | | | | | | | | | | | | | | | | | | |
| **Scheme** | *Fixed Deposit Scheme is unique scheme where members can invest a specific amount and lump sum amount ( Deposited Amount +Interest) on maturity..* | | | | | | | | | | | | | | | | | | | |
| **Who can Open** | * *Any individual in his /her own name* * *Individual in their join names with suitable repayment instructions* * *Minor represented by parents / Guardian* * *Clubs, Institutions, Trusts, Associations etc* | | | | | | | | | | | | | | | | | | | |
| **Period of investment** | *180-364 Days* | | | | | *12-35 months* | | | | | *36 Months& Above* | | | | | | |  | | |
| **Rate of Interest** | *6%* | | | | | *10%* | | | | | *11%* | | | | | | |  | | |
| **Amount of Deposit** | *Minimum Amount Rs 1000/- , No maximum Limit on deposit* | | | | | | | | | | | | | | | | | | | |
| **Payment of Interest** | *Interest will be paid on Maturity .* | | | | | | | | | | | | | | | | | | | |
|  | * *Nomination Facility* * *Premature Closer facility as per the rules lay down by the Sahakari* * *Loan facility up to 90% on the deposit* | | | | | | | | | | | | | | | | | | | |
| **Disclaimer: All the products and services of the society are exclusively available for members of Sadhguru Souharda Sahakari Ltd only** | | | | | | | | | | | | | | | | | | | | |
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| **Investment Period** | | **180 days** | | | **364 days** | | | | **12 Months** | | | | | **24 months**  **2 year** | | | **36month**  **3 years** | | | **60 months**  **5 years** |
| **Rate of Interest** | | **6%** | | | **6%** | | | | **10%** | | | | | **10%** | | | **11%** | | | **11%** |
| **1000/-** | | 1,030.00 | | | 1,060.00 | | | | 1,100.00 | | | | | 1,200.00 | | | 1,330.00 | | | 1,550.00 |
| **5000/-** | | 5,148.00 | | | 5,299.00 | | | | 5,500.00 | | | | | 6,000.00 | | | 6,650.00 | | | 7,750.00 |
| **10,000/-** | | 10,296.00 | | | 10,598.00 | | | | 11,000.00 | | | | | 12,000.00 | | | 13,300.00 | | | 15,500.00 |
| **25,000/-** | | 25,740.00 | | | 26,496.00 | | | | 27,500.00 | | | | | 30,000.00 | | | 33,250.00 | | | 38,750.00 |
| **50,000/-** | | 51,479.00 | | | 52,992.00 | | | | 55,000.00 | | | | | 60,000.00 | | | 66,500.00 | | | 77,500.00 |
| **1,00,000/-** | | 1,02,959.00 | | | 1,05,984.00 | | | | 1,10,000.00 | | | | | 1,20,000.00 | | | 1,33,000.00 | | | 1,55,000.00 |
| **Sadhguru Cash Certificate [SCC]** | | | | | | | | | | | | | | | | | | | | |
| **Scheme** | | | | *Sadhguru Cash Certificate is unique scheme where members can invest a specific amount for 74 months; and Double lump sum amount ( Deposited Amount +Interest) on maturity..* | | | | | | | | | | | | | | | | |
| **Who can Open** | | | | * *Any individual in his /her own name* * *Individual in their join names with suitable repayment instructions* * *Minor represented by parents / Guardian* * *Clubs, Institutions, Trusts, Associations etc* | | | | | | | | | | | | | | | | |
| **Period of investment** | | | | *74 months* | | | | | | | | | | | | | | | | |
| **Rate of Interest** | | | | *11%* | | | | | | | | | | | | | | | | |
| **Interest Frequency** | | | | *Interest is compounded on quarterly basis, credited to the account at the end of every financial year and Paid on maturity.* | | | | | | | | | | | | | | | | |
| **Amount of Deposit** | | | | *Minimum Amount Rs 1000/- , No maximum Limit on deposit* | | | | | | | | | | | | | | | | |
| **Payment of Interest** | | | | *Interest will be paid on Maturity along with Deposited amount* | | | | | | | | | | | | | | | | |
|  | | | | * *Nomination Facility* * *Premature Closer facility as per the rules lay down by the Sahakari* * *Loan facility up to 90% on the deposit* | | | | | | | | | | | | | | | | |
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| **Investment Period** | | | | | | | | | | | | 74 Months | | | | | | | | |
| **Rate of Interest** | | | | | | | | | | | | 11% | | | | | | | | |
| 1,000.00 | | | | | | | | | | | | 2,000.00 | | | | | | | | |
| 5,000.00 | | | | | | | | | | | | 10,000.00 | | | | | | | | |
| 50,000.00 | | | | | | | | | | | | 1,00,000.00 | | | | | | | | |

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| **Sadhguru Dashama Cash Certificate [SDCC]** | | | |
| **Scheme** | | *Sadhguru Cash Certificate is unique scheme where members can invest a specific amount for 10 Years ; and lump sum amount ( Deposited Amount +Interest) on maturity. It is an ideal scheme for the members who are interested to invest on long term savings* | |
| **Who can Open** | | * *Any individual in his /her own name* * *Individual in their join names with suitable repayment instructions* * *Minor represented by parents / Guardian* * *Clubs, Institutions, Trusts, Associations etc* | |
| **Period of investment** | | *120 months (10 Years)* | |
| **Rate of Interest** | | *11%* | |
| **Interest Frequency** | | *Interest is compounded on quarterly basis, credited to the account at the end of every financial year and Paid on maturity.* | |
| **Amount of Deposit** | | *Minimum Amount Rs 1000/- , No maximum Limit on deposit* | |
| **Payment of Interest** | | *Interest will be paid on Maturity along with Deposited amount* | |
|  | | * *Nomination Facility* * *Premature Closer facility as per the rules lay down by the Sahakari* * *Loan facility up to 90% on the deposit* | |
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| **Deposit amount** | **MATURITY AMOUNT** | |  |
| 10,000.00 | 29,599.00 | |  |
| 15,000.00 | 44,399.00 | |  |
| 20,000.00 | 59,198.00 | |  |
| 25,000.00 | 73,997.00 | |  |
| 30,000.00 | 88,797.00 | |  |
| 50,000.00 | 1,47,994.00 | |  |
| 1,00,000.00 | 2,95,988.00 | |  |

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| **Sadhguru Lakshadhipathi Scheme** | | |
| **Scheme** | *Sadhguru Cash Certificate is unique scheme where members can invest a specific amount for 74 months; and Double lump sum amount ( Deposited Amount +Interest) on maturity..* | |
| **Who can Open** | * *Any individual in his /her own name* * *Individual in their join names with suitable repayment instructions* * *Minor represented by parents / Guardian* * *Clubs, Institutions, Trusts, Associations etc* | |
| **Period of investment** | *72 months* | |
| **Rate of Interest** | *10.5%* | |
| **Interest Frequency** | *Interest is compounded on quarterly basis, credited to the account at the end of every financial year and Paid on maturity.* | |
| **Amount of Deposit** | *Minimum Amount Rs 1000/- , No maximum Limit on deposit, But it should be in multiple of thousand* | |
| **Payment of Interest** | *Interest will be paid on Maturity along with Deposited amount* | |
|  | * *Nomination Facility* * *Premature Closer facility as per the rules lay down by the Sahakari* * *Loan facility up to 90% on the deposit* | |
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| **Investment Period** | | **72 Months** |
| **Rate of Interest** | | 10.5% |
| 1,000.00 | | 1,00,280.00 |
| 2,000.00 | | 2,00,559.00 |
| 3,000.00 | | 3,00,839.00 |
| 5,000.00 | | 5,01,398.00 |

***Loans***

**Various Loan Scheme available for members as follows**

Personal Loan

Pigmy based Personal loan

Vehicle Loan

Bossiness development Loan

Educational Loan

For more information contact CEO

**Other Services**

PMBJK Project

Sadhguru Bazar

**Branch**

**Registered Office :**

**Pradhanamantri Bharathiya Janaushadhi Kendra**

**Udupi**

**Manipal**

**Malpe**

**Santhekatte**

**Saligrama**

**Byndoor**

**Belman**

**Katpady**

**Reports**

Annual Report

**Notice Board**

**Notice 1 – General body meeting notice**

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**News**

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**Contacts**

Registered Office: Samruddhi building, First Floor, Kinnimulki, Udupi – 576 101

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