



RECURRING DEPOSIT

The Society offers recurring deposit facility, where the deposits can be made for a period of 1-2 years at attractive rate of interest. A deposit of minimum Rs. 500/- or its multiples shall be accepted.



FIXED DEPOSITS

Fixed deposit facility open to all members has the following benefits:

	1 YEAR	2 YEARS	3 YEARS
GENERAL RATE	9%	9.25%	9.5%
SR. CITIZEN RATE	9.25%	9.5%	9.75%

FD can be withdrawn only through cheques, at any time. TDS shall be applicable upon withdrawal of interest amount.



LOANS

Loan Facilities are open to individuals with a Society membership of at least 6 months.

The society provides the following loan services:

- Regular/Ordinary Loans at 16% interest PA with repayment period ranging from 12, 24, 36 and 48 EMIs as per the convenience of members.
- Emergency Loans up to Rs. 20,000/- at 16% interest PA for a period of 10 months.
- Gold Loans at Rs. 1800 per gram or 70% prevailing market rates (whichever is lower) at 12% for a period of 6 months. Interests to be paid on a monthly basis.
- Property Renovation Loan
- Vehicle Loan



WELFARE FUND/INSURANCE

All members would be provided accidental insurance coverage for Rs. 2lacs within three months of the date of enrolment as member.

**The Society is operational from
Monday-Saturday from 10 a.m. to 6 p.m.**

SACH CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.

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Regd. No.10473

SACH CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.



SACH Cooperative Thrift and Credit Society Ltd. (SCOT&CS) is a sister organization of Society for Action in Community Health (SACH) established in the year 2017 by a group of pioneers in development. The main aim of the SCOT&CS is to ensure financial inclusion of the urban poor and budding entrepreneurs. SCOT&CS strives to achieve this through enrolment of eligible individuals as members of the SCOT&CS, inculcate in them a habit of regular savings, access to credit for meeting their various credit requirements from time to time. Being a member based organization, it strives hard to be a force behind the economic and social development of its members through member awareness programmes, making available a host of insurance services to help them mitigate risks and live with dignity and prosperity. Currently SCOT&CS has over 500 committed members and is in the process of rolling out key services to its members.

Society for Action in Community Health (SACH) was founded in 1988 by a group of medical professionals. Initially focused on policy advocacy to improve the access of the urban poor to public health services in India, the organisation over the years grew to become one of the pioneering organizations for models in sustainable interventions in the area of rural development, health, management of non-communicable diseases, skill development, etc.

Some of the major inventions during this period included training to over 4000 Diabetes Educators under the flagship programme of India Diabetes Educator Program (IDEP) in collaboration with Project Hope USA and leading endocrinologists, researchers and medical education institutions in Delhi, Kolkata, Indore, Pune, Vellore and Bangalore, etc.

SACH, all these years have adhered to the best practices and endeavoured to create a space for new and emerging social commitments for the marginalised and the socially excluded. Today, SACH, has put in place a dynamic team of professionals whose untiring work and immense dedication is the backbone to steer the organization in its commitment to make a better world for the hitherto less heard and attended!

Geographically, SACH has presence in Delhi-NCR, Jammu and Kashmir, Punjab, Meghalaya, Maharashtra, Bihar, Karnataka and Andhra Pradesh. We are striving hard to take our footprint to more regions in the near future to make more inclusive society. Our heartfelt gratitude to all our friends, partners and well-wishers for being an inspiration to us and a motivation to climb higher heights.

Office Bearers

Dileep Kumar K.N.
President

Jahnvi Ganguly
Vice President

Susan Krishnan
Secretary

Arvind Kumar Gour
Joint Secretary

Vedswaroop
Treasurer

Dileep
Executive Committee Member

Mariamamma Saji
Executive Committee Member

Key Features

Registered under
Cooperative Registration Act,
Government of Delhi

Regular member contact
and education programme

All transactions in
digital form only

Lowest Recurring Deposit
to enable everyone to join

Easy & minimal
documentation for
Emergency Loan

GENERAL INFORMATION

Established in 2017, SACH CO-OP THRIFT & CREDIT SOCIETY has already registered 500 members. The main objective of the society is to provide financial support to members at affordable rates, promoting a habit of savings, financial prudence including help demonstrate the practice of true principles of Cooperative spirit and tradition.

MEMBERSHIP

New membership is open to all individuals residing under National Capital Region (NCR) who are employed and above the age of 18, at a joining fee of Rs.500/- and initial share value of Rs.1000/ subjected to the submission of the following documents for verification:

- Duly filled application form
- Photographs (2)
- Address Proof of Delhi & Native Place
- ID Proof

Membership will be confirmed in writing after successful completion of due diligence. In case the membership is declined, complete payment made by the applicant will be refunded.

COMPULSORY DEPOSIT

Under the by-laws, a member of society has to compulsorily deposit a minimum amount of Rs.200/month which is aimed at inculcating saving habit within it members.

New member can deposit Rs. 20,000/- at the time of enrolment for life membership.

Compulsory deposit interest shall be credited into the account of the member at the end of every financial year after 31st March at 7%.