



SAHYOG

URBAN THRIFT & CREDIT CO-OPERATIVE SOCIETY LTD.

JAMIA NAGAR, NEW DELHI

Regn. No. : 10812/Sec-VII/T/C/2023

ANNUAL REPORT

Team



Mohd. Shamsuzzoha
President



Mohd. Abdul Mannan
Vice President

— Directors —



Syed Tahseen Ahmed



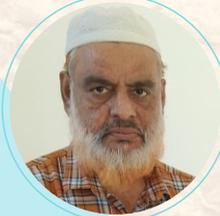
Irfan



**Shah Shamsuddin
Usmani Tabrez**



M. Nasir Hassan Arvi



Musheer Husain



Furqan Ahmed Ghazi



Syed Fazul



**Dr. Darakshan
Firdous**



Seerat Jahan

An Annual Report

Sahyog is registered under the Delhi Cooperative Societies Act 2003 as a Credit Cooperative Society by the Registrar of Cooperatives in Delhi bearing the registration number 10812/Sec-VII/T/C/2023.

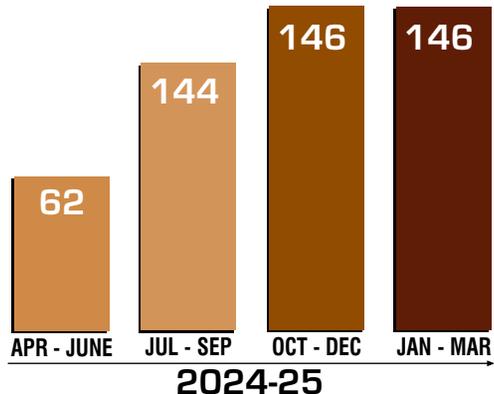
Sahyog has the madate to offer thrift schemes to its members and mobilize deposits. Sahyog also has the permission to provide loans and finances to cater various consumption and business-related needs of small income people from its members.

The branch of Sahyog is functioning at D-66, Ground Floor, Abul Fazal Enclave, Jamia Nagar, Okhla, New Delhi – 110025 and serving the small income group in Jamia Nagar.

The performance of Sahyog during

1st April 2024 - 31st March 2025

New Account



Deposit Collection

Apr-Jun 2024



₹ **20.10** LAKH

Jul-Sep 2024



₹ **24.51** LAKH

Oct-Dec 2024



₹ **38.68** LAKH

Jan-Mar 2025



₹ **53.82** LAKH

Deposit Collection

Total ₹1.37 Crore

Loan & Financing

Apr-Jun 2024



₹ **3.55** LAKH

Jul-Sep 2024



₹ **8.80** LAKH

Oct-Dec 2024



₹ **11.50** LAKH

Jan-Mar 2025



₹ **23.80** LAKH

Total ₹47.65 LAKH

Services of **SAHYOG**



Membership And Shares:

As per the Cooperative Act every individual who wants to avail services of Sahyog has to become its member. An individual having age of 18 years, resident of Jamia Nagar can become member of Sahyog by filling an application form along with KYC i.e., his 4 passport-size photographs, Aadhar card as identity proof and address proof. Every member has to:

- ➔ **Purchase** minimum 1 share of Rs. 500/- or maximum 100 share of Rs. 50000/- .
- ➔ **Pay Admission and Donation:** Rs. 100/- is collected against the admission fee and Rs. 50/- against the donation. These 150 rs. are one-time payable and non-refundable.

Deposit **Products**

Daily Deposit Account:

- ➔ Daily wagers, Shopkeepers, Street vendors, Auto and Cab drivers can open a daily deposit account in Sahyog.
- ➔ Opening of daily deposit A/c with a minimum balance of Rs 100/-
- ➔ Minimum deposits of Rs 100/- per day
- ➔ Maximum deposits Rs.2000/- per day
- ➔ Deposits will be collected at doorstep
- ➔ Facility of E-receipt (SMS) and passbook.
- ➔ No lock in period.

Saving (Amanat) Account

- ➔ Any salaried individual, working women, skilled and unskilled professional on weekly fortnightly or monthly wages can open saving account in Sahyog.
- ➔ Opening of Saving A/c with a minimum deposit of Rs 200/-
- ➔ The minimum balance to be maintained is Rs 200/-
- ➔ There is no lock-in period in this scheme.
- ➔ Facility of E-receipt and passbook.
- ➔ Collection of deposits in the field as well as in the branch.

Haj & Umrah Account

- ➔ Anyone planning to perform Hajj or Umrah can open this account.
- ➔ With a minimum deposit of Rs 200/- per day or 5000/- per month.
- ➔ Maximum deposit per day is Rs 2000/- per day or 50,000/- per month.
- ➔ The term of this account will be 1-5 years as per the requirement of the member.
- ➔ Facility of collection from doorstep.
- ➔ Facility of E-receipt (SMS) and passbook.

Eligibility Criteria

▸ for Loan/Financing

- ➔ In case of Daily Deposit Account, must be a 3-month-old member, with a minimum of 20 days of deposits every month.
- ➔ In the case of a savings account must be a 3-month-old account having deposits twice every month.
- ➔ 10% of the loan amount must be in the form of a share.

Loan/financing ▸ Schemes

Demand Loan:

- ➔ Purely consumption-based.
- ➔ These are secured loans given for personal use.
- ➔ Maximum tenure of 12 to 18 months.
- ➔ Security: Gold ornaments/Post-dated Cheque with minimum one member guarantee /guarantee by minimum two members.
- ➔ Minimum amount for the loan is Rs. 5000, and the maximum amount is Rs. 100,000.

Consumer Murabaha Financing:

- ➔ Under this scheme, society provides consumer durable products to the members.
- ➔ The loan repayment period will be 12 to 18 months maximum.
- ➔ Items worth minimum Rs. 10,000 and a Maximum Rs. 100,000, are provided under its scheme.
- ➔ One-time profit is charged.

Commercial Murabaha Financing:

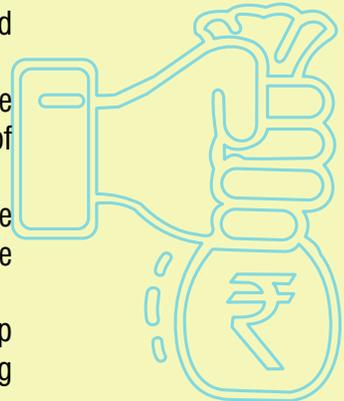
- ➔ Under this scheme, Sahyog provides commercial products to its members.
- ➔ The repayment period will be 3 to 18 months maximum.
- ➔ Items worth Rs. 10,000 and a Maximum of Rs. 200,000, rupees are financed in this scheme.
- ➔ One-time profit is charged



The Plan For 2025-2026

	New Members & Savings	Accounts Deposit to be Mobilized	Loans/Financings	Loan/ Financing Beneficiaries
Apr - Jun 2025	150	₹ 79.53 Lakh	₹37.52 Lakh	55
Jul - Sep 2025	200	₹ 1.19 Cr	₹ 56.28 Lakh	84
Oct - Dec 2025	200	₹ 1.19 Cr	₹ 56.28 Lakh	84
Jan - Mar 2026	150	₹ 79.53 Lakh	₹ 37.52 Lakh	55

- ➔ In 2025-26 total 700 new members and deposit accounts will be created.
- ➔ In 2025-26 total thrift/deposit of 3.97 Crore rupees will be mobilized and withdrawals of 2.02 Crore will be facilitated.
- ➔ In 2025-26 total loans/financing of 1.87crore rupees will be provided to small income group individuals.
- ➔ In 2025-26 total 278 loan income group individual will be provided loans/financing for their livelihood activities.





We Appeal to the Have's Not's

1. Come forward become members of Sahyog.
2. Start savings and address your needs with dignity.
3. Get loans/financing for your socio-economic upliftment.
4. Be a part of Sahyog family & give strength to Sahyog.

We Appeal to the Have's

- ★ To join hands and become part of the Sahyog's journey of financial inclusion.
- ★ You can become member of Sahyog.
- ★ You can subscribe one time share upto ₹ 50,000/-
- ★ You can deposit time bound savings upto ₹ 100,000/-
- ★ You can also volunteer to spread the message of Sahyog.

*Your contribution/effort
for the cause of Sahyog will
uplift thousands of livelihood
and household.*

PLEASE VISIT US AT OR CALL

-  D-66, Ground Floor, Abul Fazal Enclave Part-1
Jamia Nagar, Okhla, New Delhi – 110025
-  9717147616, 9311833900