



Ethical Solutions
for Financial Problems!

**JANSEVA
COOPERATIVE
CREDIT
SOCIETY LTD.**



MISSION AND MARCH TOWARDS INTEREST FREE FINANCE / BANKING



Freedom from interest, gambling, speculation and other economic evils



Contributing your share in national mission for financial inclusion



Promoting self initiative and practice of mutual self help and cooperation

WHAT?



A registered multistate society registered with Department of Cooperation, Ministry of Agriculture, Government of India, New Delhi to operate in **12 major states of India**.

These states are Maharashtra, Karnataka, Madhya Pradesh, Chhattisgarh, Andhra Pradesh, Tamil Nadu, Orissa, West Bengal, Bihar, Uttar Pradesh, Delhi and Rajasthan.

Based on twenty-eight years rich and successful experience by way of AICMEU's Baitulmal Cooperative Credit Society Ltd Mumbai., Janseva has adopted and operates on **ethical based participatory solution of all financial problems** without indulging into practices like gambling, speculation and interest / Riba based transactions.

WHY?



Promotion of habit of **Savings and Safe Parking** place for the same;



Provide finance / loan to meet Personal and Commercial needs;



Provide an opportunity to **Earn Non-Interest-Based Income** on their surplus funds

To provide a sustainably alternative solution to its members in the fields of finances like:

HOW?

As a Mission-----



- Launch financial literacy campaign to educate and make people aware about the advantages of mutual help and cooperative;
- Liberate people from Economic Slavery and Exploitation envisioned on account of interest based financial principles and practices;

As a March-----



Financial inclusion & Economic Empowerment of Members

1. Access to saving facility on day-to-day basis,
2. Hassle free access to interest free loans
3. Parking of small savings fetching non-interest halal returns
4. Project financing for cooperative housing and industrial/commercial ventures
5. Participatory business capital for micro and small enterprises
6. Micro insurance facilities for health housing and commercial properties. (in pipeline)
7. Faster, safer and least costly money transfer facility (in pipeline)
8. Financial consultancy and financial intermediation
9. Any other beneficial scheme legal and sustainable

FOR WHOM?



BECOME A MEMBER

All the people who join as members by subscribing maximum possible number of shares of Rs 100/ each plus applicable admission fees/charges.



YOU CAN ALSO REGISTER ONLINE FOR MEMBERSHIP



OPEN SAVINGS ACCOUNT

Moreover, opens a savings account to deposit minimum Rs 250/-p.m. or as decided from time to time, failing which members become disqualified for all available financial facilities offered by the society;

SOURCES OF FUNDS



SHARE CAPITAL AND FEES



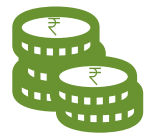
DEMAND AND INVESTMENT DEPOSITS



SOFT BORROWINGS / LOANS



ECONOMIC AID



OTHER

RISK AND RISK MITIGATION



NO RISK NO GAIN! It is part of any and every business transaction.

However, these are due to **either ineffective PLANNING** or part of the DESTINY.

To **MITGATE** risks and safeguard total capital, society adopts the following methods:

• **Demand Deposits** (savings and current deposits in its various forms (without any profit or loss) are accepted as RISK FREE as promised for withdrawal / returnable at any time as and when demanded;

• **Term deposits** (investment deposits) for the purpose of the earning returns/ profit based on principle of PLS (profit loss sharing) system are accepted with guarantees of min 50% of the profit earned. However, in case of loss, society losses the return on its efforts and depositors bear the monetary loss;

• Total available funds are normally divided and used in various purposes like Meeting Liquefy Crises, SPL (special purpose loan), GPL (general purpose loan) and BPL (business purpose loan)

• 80% of the total finances are advanced against 100% SECURITY whereas only 20% of the funds are advances as UNSECURED LOAN;

• Reserves are regularly created out of the earnings of the society to mitigate the likely risk of Bad and Doubtful Debts, operational losses and Profit and Loss Equalizer Fund etc.

• Regular quarterly and annual audits from qualified C A at branch level and Central level is conducted for TOTAL TRANSPARENCY of transactions;

• Members voluntary monetary economic aids are also a great RISK MITIGATOR;

YOUR RESPONSE?



**ESSENTIAL TO JUMP & JOIN THE MISSION AS
A MEMBER AS SOCIALLY RESPONSIBLE AND
INTELLECTUALLY SOUND PERSON,
WHICH YOU ARE !!!**

OUR PRODUCTS

 EMPOWERMENT LOAN <ul style="list-style-type: none">• COST FREE• UPTO 10 K	 GOLD BASED PERSONAL LOAN <ul style="list-style-type: none">• UPTO 500 K	 BRIDGE TRADE FINANCE <ul style="list-style-type: none">• UPTO 100 K	 BUSINESS CAPITAL FINANCE <ul style="list-style-type: none">• UPTO 2500 K	 VEHICLE FINANCE <ul style="list-style-type: none">• UPTO 1000 K	 HOUSING FINANCE <ul style="list-style-type: none">• UPTO 2500 K
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CONTACT US:



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BRANCHES