



# UNITRUST

NIDHI LIMITED

*Let's Trust Together*



**DAILY RECURRING**

**MONTHLY INCOME SCHEME**

**DEBIT CARD**

**FIXED DEPOSIT**

**ATTRACTIVE INTEREST RATES**

**SAVING ACCOUNT**

**EASY MEMBERSHIP**

**CAREER OPPORTUNITIES**

**NOMINATION FACILITIES**

**RECURRING DEPOSIT**

# COMPANY OVERVIEW

## ABOUT UNITRUST NIDHI LIMITED

Unitrust Nidhi Limited has been formed with primary objective being uplifting of the social and financial status of its members by inculcating saving habits amongst them through the spirit of co-operation, and providing technical and financial support.

The principal function of the nidhi is to render financial services to its members and to reach the nook and corner of the state through branch expansion where financial facilities have not reached.



### OUR VISION

The vision of Unitrust nidhi limited "public prosperity" by offering financial services to all groups of people and offering equal opportunity to all, to live an improved life by financial enablement and empowerment.



### OUR MISSION

The mission of the Unitrust Nidhi Limited is to create self sufficient sustainable ecosystem of members through co-operation. the nidhi is to enable financial inclusion by providing affordable financial services to the under-privileged and socially excluded community, and inculcate the savings habit among the common man through innovative low cost financial products and services.



### MEMBERSHIP

When you become a member of UNITRUST NIDHI LIMITED, you are allotted ten shares of Rs. 10 face value. But this gives you a right to participate in the management process of the organization.

we committed ourselves to ensure welfare of our membership through financial support we are improving the standards of life and rendering all possible technology driven financial services under unitrust nidhi limited.

# PRODUCTS

## SAVING ACCOUNT

Saving money habits will improve the quality of life and will help you feel better and to sleep better. One will be happier knowing who has some money aside for unexpected expenses and look forward to achieve some of their dreams. Unitrust Nidhi Limited has introduced uniquely designed " Savings Account" to inbuilt the habits of saving among people.

Nomination Facility available for deposits.

Attractive 6% annual interest on saving account balance.

It is mandatory to be a member in the company.

Company will issue Ten shares (Rs 10/- Face Value) for Saving A/c.

For more details approach nearest branch.

## FIXED DEPOSIT

Minimum fixed deposit amount is Rs.5000.

Client can get 9.5% to 11% interest per annum on fixed deposit for 12 months to 60 months.

Pre closure of Term Deposit is allowed only after completion of 3 months.

Interest is calculated on monthly compounding method.

## RECURRING DEPOSIT

People who earning monthly has Suitable recurring options available. The installment can be paid by cheque or through transfer from other bank accounts, or transfer from Fixed deposit interest and also by cash.

People can start recurring from Rs.500.

The minimum period for RD is 12 months and maximum period is 60 months.

Daily recurring facilities also available for all tenure.

The pre closure procedure is as applicable for recurring deposit.

Interest is calculated on monthly compounding method.

## MIS (MONTHLY INCOME SCHEME)

People who earning monthly has Suitable recurring options available. The installment can be paid by cheque or through transfer from other bank accounts, or transfer from Fixed deposit interest and also by cash.

People can start recurring from Rs.500.

The minimum period for RD is 12 months and maximum period is 60 months.

Daily recurring facilities also available for all tenure.

The pre closure procedure is as applicable for recurring deposit.

Interest is calculated on monthly compounding method.

## FIXED DEPOSIT EXAMPLE FOR ALL TERMS MATURITY AMOUNT ON TERM COMPLETION

	FD 12M NORMAL 9.50%	FD 12M (SR.CITIZEN) 10%	FD 24M NORMAL 9.75%	FD 24M (SR.CITIZEN) 10.25%	FD 36M NORMAL 10.00%	FD 36M (SR.CITIZEN) 10.50%	FD 48M NORMAL 10.25%	FD 48M (SR.CITIZEN) 10.75%	FD 60M NORMAL 10.50%	FD 60M (SR.CITIZEN) 11.00%
1	10000	10992.47	11047.13	12264.57	13481.84	13683.88	15041.99	15343.17	16866.08	17289.20
2	50000	54962.39	55235.66	61322.82	67409.10	68419.14	75209.82	76715.82	84330.12	86445.75
3	100000	109924.75	110471.32	122645.72	134818.20	136838.33	150419.67	153431.73	168660.36	172891.61
4	200000	219849.52	220942.62	245291.36	269636.36	273676.64	300839.31	306863.41	337320.59	345783.16
5	500000	549623.79	552356.53	613228.44	674090.92	684191.58	752098.23	767158.53	843301.51	864457.81

## MONTHLY INCOME SCHEME EXAMPLE FOR 60 MONTHS TENURE

	PRINCIPAL	% PER ANNUM	YEARLY	TOTAL YEARLY INCOME	MONTHLY INCOME	MATURITY BONUS %	BONUS ON MATURITY	TOTAL MATURITY	TOTAL GAIN
1	25000	7%	1750	1750	145.83	2%	3750	28750	30500
2	50000	7%	3500	7000	291.67	4.5%	7500	57500	64500
3	100000	7%	7000	21000	583.33	7.5%	15000	115000	136000
4	200000	7%	14000	56000	1166.67	11.0%	30000	230000	286000
5	500000	7%	35000	175000	2916.67	15.0%	75000	575000	750000

## RECURRING DEPOSIT ON MONTHLY BASIS

AMOUNT	FREQUENCY	12M 9.50%	24M 9.75%	36M 10.00%	48M 10.25%	60M 10.50%
1 500	MONTHLY	6317.90	13298.20	21065.01	29766.07	39577.79
2 1000	MONTHLY	12635.80	26596.38	42129.98	59532.10	79155.50
3 2000	MONTHLY	25271.57	53192.70	84260.00	119064.16	158311.01
4 5000	MONTHLY	63178.92	132981.78	210650.03	297660.34	395777.58

## RECURRING DEPOSIT ON DAILY BASIS

AMOUNT	90 DAYS	180 DAYS	360 DAYS	720 DAYS
1 100	9107.03	18429.10	37738.98	79170.38
2 200	18214.12	36858.30	75478.04	158340.74
3 300	27321.20	55287.47	113217.12	237511.21
4 500	45535.13	92145.48	188694.92	395851.91



**UNITRUST**  
NIDHI LIMITED

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+91 97232 91234



support@unitrustnidhi.com



https://unitrustnidhi.com

# INCORPORATION CERTIFICATE



GOVERNMENT OF INDIA  
MINISTRY OF CORPORATE AFFAIRS  
Central Registration Centre

## Certificate of Incorporation

[Pursuant to sub-section (2) of section 7 and sub-section (1) of section 8 of the Companies Act, 2013 (18 of 2013) and rule 18 of the Companies (Incorporation) Rules, 2014]

I hereby certify that UNITRUST NIDHI LIMITED is incorporated on this Seventeenth day of December Two thousand twenty under the Companies Act, 2013 (18 of 2013) and that the company is limited by shares.

The Corporate Identity Number of the company is U65990GJ2020PLN118931.

The Permanent Account Number (PAN) of the company is **AACCU7426M**

The Tax Deduction and Collection Account Number (TAN) of the company is **AHMU03165B**

Given under my hand at Manesar this Twenty fourth day of December Two thousand twenty .



Digital Signature Certificate  
Mr Parvinder Singh  
DEPUTY REGISTRAR OF COMPANIES  
For and on behalf of the Jurisdictional Registrar of Companies  
Registrar of Companies  
Central Registration Centre

Disclaimer: This certificate only evidences incorporation of the company on the basis of documents and declarations of the applicant(s). This certificate is neither a license nor permission to conduct business or solicit deposits or funds from public. Permission of sector regulator is necessary wherever required. Registration status and other details of the company can be verified on [www.mca.gov.in](http://www.mca.gov.in)

Mailing Address as per record available in Registrar of Companies office:

UNITRUST NIDHI LIMITED  
A-601, GANESH PLAZA., OPP. NAVRANGPURA BUS STOP.,  
NAVRANGPURA, Ahmedabad, Gujarat, India, 380009



\*as issued by the Income Tax Department

# PAN CARD



# DEBIT CARD



# THANK YOU!



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