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--:DETAILS OF PROCEDURE IN THE PATH OF ACQUIRING URBAN CO-OPERATIVE BANK TO CONVERT IT TO SMALL FINANCE BANK FOR OPERATING NATIONAL AND INTERNATIONALLY UNDER DIRECTION OF RBI BY VIGHNAJIT GROUP :--

Q.1 WHAT IS THE NAME OF THE BANK YOU ARE TAKING OVER AFTER ALL TALKS COMPLETED WITH BANK BOARD MEMEMBERS..NOW ARRANGING FUNDS FOR THAT ON URGENT NOTE ?

ANSWER :-- THE. CO-OPERATIVE BANK LTD

(THE NAME OF BANK HIDDEN DUE TO CONFIDENTIALITY)

Q.2 HOW MANY HONORABLE CUSTOMERS ARE NOW OPENED THEIR ACCOUNTS AND DOING BANKING ACTIVITIES?

ANSWER:-- NO OF HONORABLE CUSTOMERS ONGOING :-- ABOVE 35000...

(EXPECTED FROM BIHAR ITSELF - ABOVE 5 LAKHS MINIMUM FROM ALL DISTRICTS IN COMING DAYS)

&

NO OF BRANCHES RUNNING – 4

(SINCE 2022...PERMISSION OF OPENING BRANCHES IN ALL OVER BIHAR AND GIVE BANKING SERVICES ALREADY IN HAND BY RBI REGULATORY....AMENDMENT IN OBJECT CLAUSE)

&

STATE OF WORK - BIHAR

Q3. HOW MANY YEARS BANKING SERVICES IN GOING IN DISTRICT LEVEL ONLY?

ANSWER :-- NO OF YEARS RUNNING -

ABOVE 25 YEARS

Q4. WHAT IS THE ACQUIRING COST OF THAT BANK?

ANSWER:--- EXPECTED ACQUIRING AND NATIONAL PERMISSION COST FOR CONVERTING URBAN CO-OPERATIVE BANK TO SMALL FINANCE BANK UNDER REGULATION & DIRECTION OF RESERVE BANK OF INDIA.

* RS 300 - RS 500 CR

Q.5. WHAT IS CURRENT STATUS TO COPE UP ABOVE FUND REQUIRMENTS ?

ANSWER :--- FINANCE STATUS AS ON DATE 17/09/2024 AS FOLLOWS :-

FINANCER IS READY TO FINANCE 300 CR TO 500 CR @ 8.5% P.A. (FOR 7 YEARS..)AGAINST THE TAKE OVER OF CO-OPERATIVE BANK BY PLEDGING ALL EQUITY OF SAME BANK & BACKED BY MORTGAGING OTHER PROPERTY AS MAKING SALE DEED. FINANCER KEEPING DOUBLE SECURITY FOR ALL FINANCE WHICH IS HAPPENING PART BY PART ACCORDING TO OUR REQUIRMENTS .

Q.6 WHAT IS THE BRANCH NETWORK COST WITH 15 YEARS FIRST EMPLOYMENT COST SO THAT SMOOTH RUNNING CAN HAPPEN?

ANSWER :--- EXPECTED BRANCH NETWORK COST COVERING ALL BLOCKS & MAKING STATE OFFICES & DISTRICT OFFICES & CUSTOMER SERVICE DESK INCLUDING EMPLOYMENT RESERVE FOR 15 YEARS.

RS 75000 TO 1,00,000 CR & ABOVE

(FDI - FOREIGN DIRECT INVESTMENT ON EQUITY AND DEBT MODE LINED UP ALREADY WITH POSITIVE NOTES & FUND PROOF..... FROM ALL AROUND THE WORLD'S LEADING INVESTMENT HOUSES AFTER PERMISSION TO SPREAD THE BRANCH NETWORKS FOR BANKING BUSINESS FROM OUR NATION TO ALL AROUND THE WORLD)

Q.7 WHAT IS THE PRELIMINARY MOVEMENT COST YOU REQUIRE NOW?

ANSWER :--- PRELIMINARY REQUIRED INVESTMENTS

RS. 7 CR TO 10 CR

Q.8 WHAT IS THE SECURITY?

ANSWER :- SECURITY FOR PRELIMINARY INVESTMENT

IS PDC CHEQUES OF MY (PROMOTOR) COMPANY AND SHARHOLDING IN PROMOTOR COMPANY WITH
PROPERTY MORTGAGE AS WHEN REQUIRED

Q9. ANYTHING ELSE WANT TO SAY?

ANSWER :- I WANT SUPPORT AND ALWAYS FOLLOW THE INSTRUCTIONS OF THE PERSON WHO WILL
HELP ME IN ZERO SECOND NOTICE

JUST NOW, WHEN YOU ARE GIVING ATTENTIONS ON MY REQUEST

AS ON 31/03/2022

1. PAID UP CAPITAL = 6.69 CR

2. NET WORTH = 11 CR

3. NO.OF MEMBERS = 2945

4. RESERVE & SURPLUS = 3.95 CR

5. DEPOSIT AMOUNT = 91.45 CR

6. NO OF DEPOSIT ACCOUNTS = 32,883

7. LOAN AMOUNT = 71.73 CR

8. NET LOAN & ADVANCES = 71.73 CR

9. NO OF LOAN ACCOUNT = 554

10. GROSS AND NET NPA ACCOUNT = 00.00%

SERVICES AND FACILITIES PROVIDING BY BANK

ADVANCED PRODUCTS

- HOME LOAN
- VEHICLE LOAN
- LOAN AGAINST DEPOSIT
- CASH CREDIT LOAN
- SMALL SCALE (MICRO – FINANCE) LOAN
- PERSONAL LOAN
- MICRO CREDIT LOAN
- BUSINESS LOAN
- ALLIED AGRICULTURE LOAN

DEPOSIT PRODUCTS

- SAVINGS ACCOUNT
- CURRENT ACCOUNT
- RECURRING ACCOUNT
- FIXED DEPOSIT
- FLEXI FIXED DEPOSIT
- DOOR TO DOOR DEPOSIT

SERVICES

- ATM SERVICES
- NEFT/RTGS SERVICES
- SMS ALERT SERVICES
- MISSED CALL ALERT
- INSURANCE
- CORE BANKING SERVICES