



Bharat Asset Management Cooperative



“ सहकार से समृद्धि ”



The Problem

TRUST

"विश्वास"

"न्यासः"

"भरोसा"

"अधिमुक्तिः"





SOLUTION

SUCCESS

PROBLEM





"आओ मिलकर साथ चलें"

Bharat Asset Management Cooperative



Collective Ownership

Vision

To make real estate ownership easy and accessible for all, while strengthening India's economy through inclusive and transparent community-led contributions



Inclusive ownership

Fractional ownership for the day to day Indians



Legally structured under cooperative law

Fully compliant with the Legal and Cooperative Model



Backed by real, income-generating assets

Backed by real income generating assets

Mission

To empower everyday Indians to co-own real estate with small contribution, earn regular income, and contribute to nation-building through a cooperative model that creates jobs, supports infrastructure, and promotes financial inclusion.

Current Challenges

- REITs = High ticket size, limited reach
- SM REIT = Cumbersome Compliance
- Asset Fractionalization LLPs =
Prone to Frauds



Our Solution

Cooperative Model

- **Parent Cooperative Society**
 - Owns the asset-holding SPVs Manage
 - Property and Dividend distribution
 - Governance, voting, and audits
- **SPV for each Property/Asset**
 - Each asset is held by a specific SPV
 - Revenue and rights tied to that property.
- **Members**
 - Buy virtual units (e.g. 1 unit = ₹10,000) Get
 - returns from rent, sale, or flip Can resell
 - units within the cooperative post lock-in



Membership Requirements

50 Members x 2 States

Classification I – 1 Cr

Classification II – 50 Lac

Classification III - 5 lac

Governed by Members

Backed by Real estate Financing professionals

Fractional investing as low as Rs 50K

Members earn from Cooperative Profits

Asset identification Property

Management Back Office Operation

Finance and Accounting

Technology Platform



MULTIPLE

Business Model

Rental - SPV 1

Objective: Acquire and manage income-generating assets

Ownership: Through fractional units

Returns: Rental yield & Capital gain



Short-Term - SPV 3

Objective: To Buy and sell properties

Ownership: Through Fractional Units

Returns: Through Capital Gain

Value Add - SPV 2

Objective: To acquire, redevelop/improve, and sell property

Ownership: Through Fractional Units

Returns: Through Capital Gain



Member Benefits



01 Lower Ticket Size

Invest in Real estate with as little as – ₹50,000 per unit

02 Liquidity

Buy/sell units via Tech-Driven marketplace

03 Direct Benefits

Direct governance and profit sharing

04 Risk Diversification

Spread capital across various Asset class

Bharat Asset Management Cooperative



Thank You!