



Ministry of Cooperation | सहकारिता मंत्रालय  
Government of India | भारत सरकार



**DHANESHWARI  
MULTI STATE**  
CO-OP. CREDIT SOCIETY LTD



## DAILY DEPOSIT PLAN

AMOUNT	180 DAYS	MATURITY @ 3.81%	364 DAYS	MATURITY @ 7.50%
50	9,000	9,343	18,200	19,565
100	18,000	18,686	36,400	39,130
200	36,000	37,372	72,800	78,260
300	54,000	56,057	1,09,200	1,17,390
400	72,000	74,743	1,45,600	1,56,520
500	90,000	93,429	1,82,000	1,95,650
1000	1,80,000	1,86,858	3,64,000	3,91,300
1500	2,70,000	2,80,287	5,46,000	5,86,950
2000	3,60,000	3,73,716	7,28,000	7,82,600
3000	5,40,000	5,60,574	10,92,000	11,73,900

### TERMS & CONDITIONS:

- 1) Collection to be done minimum of 30 days in a months.
- 2) No Premature before 1 month.
- 3) Prematurity between 1-3 months 5% per month Deduction.
- 4) Prematurity between 4-6 months 2% per month Deduction.)

## RECURRING DEPOSIT PLAN

AMOUNT	1 YEAR @ 9.75%	2 YEAR @ 10.50%	3 YEAR @ 11.50%	4 YEAR @ 12.50%	5 YEAR @ 13.50%
500	6,323	13,391	21,541	31,166	42,816
1000	12,647	26,783	43,082	62,336	85,642
1500	18,970	40,175	64,626	93,509	1,28,450
2000	25,296	53,568	86,166	1,24,679	1,71,268
3000	37,943	80,354	1,29,248	1,87,013	2,56,909
4000	50,590	1,07,136	1,72,330	2,49,354	3,42,545
5000	63,240	1,33,921	2,15,412	3,11,693	4,28,181
10000	1,26,476	2,67,840	4,30,827	6,23,385	8,56,354
20000	2,52,953	5,35,678	8,61,654	12,46,769	17,12,707
25000	3,16,191	6,69,601	10,77,067	15,58463	21,40,885

### TERMS & CONDITIONS:

- 1) Interest calculation yearly compounding rate of interest.
- 2) Defaulters will be charged at the rate of 2% per month instalment. with a maximum period of three months. After this the total deposited amount will be paid back to the investor after the lock in period with the

#### Following rate of interest:

- 0 to 6 months - no interest,  
7 to 11 months @4% p.a.,  
12 to 18 months @5% p.a.,  
19 to 24 months @5.5% p.a.,  
30 month onwards @6% p.a.

- 3) The monthly deposit of installment will attract a grace period of 07 days, after which the RD will be considered as an irregular account and will attract late fee.

- 4) Irregular account cannot ask for premature payment, irregular accounts will not attract the above mentioned interest amount.

### SUPER-18

1. 10,000/MONTH \* 3 MONTHS= DEPOSIT 30,000 (MONEY BACK 15000/-)
2. 10,000/MONTH \* 3 MONTHS= DEPOSIT 30,000 (MONEY BACK 15000/-)
3. 10,000/MONTH \* 3 MONTHS= DEPOSIT 30,000 (MONEY BACK 15000/-)
4. 10,000/MONTH \* 3 MONTHS= DEPOSIT 30,000 (MONEY BACK 15000/-)
5. 10,000/MONTH \* 3 MONTHS= DEPOSIT 30,000

TOTAL COLLECTION 1.5 LAKHS  
& TOTAL MONEY BACK 60,000/-  
AND

GET MATURITY AMOUNT **100000/-** After 18th Month

## FIXED DEPOSIT PLAN

AMOUNT	@ 9.75%	@ 10.50%	@ 11.50%	@ 12.50%	DOUBLE
	12 MONTHS	24 MONTHS	36 MONTHS	48 MONTHS	66 MONTHS
5000	5,506	6,152	7,026	8,181	10,000
10000	11,011	12,303	14,051	16,362	20,000
15000	16,517	18,455	21,077	24,542	30,000
25000	27528	30,759	35,128	40,904	50,000
50000	55,056	61,517	70,257	81,808	1,00,000
100000	1,10,112	1,23,034	1,40,514	1,62,615	2,00,000
200000	2,20,225	2,46,068	2,81,027	3,27,230	4,00,000
300000	3,30,337	3,69,102	4,21,541	4,90,845	6,00,000
400000	4,40,449	4,92,136	5,62,054	6,54,460	8,00,000
500000	5,50,562	6,15,170	7,02,568	8,18,076	10,00,000

## MONTHLY PENSION PLAN

AMOUNT	PENSION			24 MONTHS	36 MONTHS	48 MONTHS	60 MONTHS	RE-INVESTMENT BONUS
	SR CITIZEN	LADIES	NORMAL					
25000	225	175	125	27,000	28,000	29,000	30,000	1000
50000	450	350	250	54,000	56,000	58,000	60,000	2000
100000	900	700	500	1,08,000	1,12,000	1,16,000	1,20,000	4000
200000	1800	1400	1000	2,16,000	2,24,000	2,32,000	2,40,000	8,000
300000	2700	2100	1500	3,24,000	3,36,000	3,48,000	3,60,000	12,000
400000	3600	2800	2000	4,32,000	4,48,000	4,64,000	4,80,000	16,000
500000	4500	3500	2500	5,40,000	5,60,000	5,80,000	6,00,000	20,000
1000000	9000	7000	5000	10,80,000	11,20,000	11,60,000	12,00,000	40,000
1500000	13500	10500	7500	16,20,000	16,80,000	17,40,000	18,00,000	60,000
2500000	22500	17500	12500	27,00,000	28,00,000	29,00,000	30,00,000	1,00,000

### PREMATURE WITHDRAWAL TERMS & CONDITION:

- A) For 12-month Policy no premature withdrawal.
- B) For 24-month POLICY no premature before 12 months. Premature withdrawal between 13 to 18 months interest of 4% p.a. only will be applicable, 19th month onwards interest of 5% p.a. only will be applicable.
- C) For 36 months POLICY no premature withdrawal before 18 months. Premature withdrawal between 19-30 months interest of 4% p.a. only will be applicable, 31st month onwards interest of 5% p.a. only will be applicable.
- D) For 60 months & above POLICY no premature withdrawal before 30 months. Premature withdrawal between 31 to 48 months interest of 5% p.a. only will be applicable, 49th month onwards interest of 5.5% p.a. only will be applicable.
- E) All paid Interest will be deducted from the Principal Amount.

### SUPER-30

1. 5000/MONTH \* 6 MONTHS= DEPOSIT 30,000 (MONEY BACK 15000/-)
2. 5000/MONTH \* 6 MONTHS= DEPOSIT 30,000 (MONEY BACK 15000/-)
3. 5000/MONTH \* 6 MONTHS= DEPOSIT 30,000 (MONEY BACK 15000/-)
4. 5000/MONTH \* 6 MONTHS= DEPOSIT 30,000 (MONEY BACK 15000/-)
5. 5000/MONTH \* 6 MONTHS= DEPOSIT 30,000 (MONEY BACK 15000/-)

TOTAL COLLECTION 1.5 LAKHS  
& TOTAL MONEY BACK 75000/-  
AND

GET MATURITY AMOUNT 100000/-

**PERSONAL LOAN • DEPOSIT LOAN • GOLD LOAN • MORTGAGE LOAN**