DHAN SANCHAI CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.

(Registered under Delhi Co-operative Society Act, 1972 vide Regn. No. 18 Dated 24-04-1998)
HEAD OFF.: D-182, MAIN ROAD, MAIN MARKET, WEST VINOD NAGAR (MANDAWALI), DELHI-92
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ACCOUNT OPENING FORM FOR RECURRING DEPOSIT (R.D.) / FIXED DEPOSIT (F.D.) / MONTHLY INTT. SCHEME (MIS)

Dated ....

Branch : ....

Cross Sign on Photo is must

To

The Secretary / President,

Dear Sir,

I am a member of your Society and wish to deposit in your Recurring Deposit/Fixed Deposit/MIS Scheme, as under :-

1. In Recurring Deposit (R.D.) : Rs. .... per month for .... Months, Policy No. ....
2. In Fixed Deposit (F.D.) : Rs. .... for .... Months, Policy No. ....
3. In Monthly Interest Scheme (MIS) : Rs. .... for .... Months, Policy No. ....

Note :-

Loan Facility Against Monthly Interest Scheme (MIS) upto 60% of Total Deposit Amount.

I understand the Rules & Bye-laws of the Society and hereby agree to abide by them and any subsequent modifications thereto.

I hereby nominate the following person(s) to whom all money due to me by the Society, in the event of my death, may be paid :-

Name of the Nominee .... Relationship .... Age ....

No Interest Payable on RD Scheme Pre-maturity; Pre-maturity Against FD/MIS Scheme as per the Pre-maturity slab.

(2) PAN No. | | | | | | | | | | |

(3) Aadhar No. | | | | | | | | | | | | |

Recommendations of the Managing Committee :
The above Deposit may be accepted.

President / Secretary

Employee/User Sign.

Yours faithfully,

Applicant's Signature ....

Name ....

A/c No. ....

Mobile No. ....

E-MAIL ....

Address ....

....

....

AFFIDAVIT / DECLARATION

I/We .... do hereby declare that to the best of my/our knowledge and belief what is stated above is correct, complete and is truly stated. I/We declare that the incomes referred to in this form are not includible in the total income of any other person under section 60 to 64 of the Income Tax Act, 1961. I/We further declare that the tax on my/our estimated total incomes computed in accordance with the provision of the Income-Tax Act, 1961, for the previous year ending .... relevant to the assessment year .... will be nil. I/We also declare that my/our incomes for the previous year ending on .... relevant to the assessment year .... will not exceed the maximum amount which is not chargeable to income tax. Therefore please don't deduct TDS on accordance of this affidavit.

मैंने उपरोक्त शपथ पत्र को हिन्दी में समझ लिया है। मैं पूर्ण रूप से सहमत हूं।

Date ....

Place ....

....

Signature of Declarant

P.T.O.

R.D./F.D./MIS Pre-maturity Withdrawal Chart

Tenure wise Interest rates for **RD/FD/MIS Schemes**

SCHEME NAME : FD-12/MIS-12 (1 YEAR, 365 DAYS, 12 MONTHS) **(Interest @10%p.a.)**

Tenure/Maturity Period	Rate of Interest (%p.a.) w.e.f. 24 April 2024.
	GENERAL
0-3 Months	No Interest
3-6 Months	5%
6-11 Months	7%
12 Months	10%

SCHEME NAME : FD-24/MIS-24 (2 YEARS, 730 DAYS, 24 MONTHS) **(Interest @11%p.a.)**

Tenure/Maturity Period	Rate of Interest (%p.a.) w.e.f. 24 April 2024.
	GENERAL
0-3 Months	No Interest
3-6 Months	5%
6-12 Months	7%
12-23 Months	8%
24 Months	11%

SCHEME NAME : FD-36/MIS-36 (3 YEARS, 1095 DAYS, 36 MONTHS) **(Interest @12%p.a.)**

Tenure/Maturity Period	Rate of Interest (%p.a.) w.e.f. 24 April 2024.
	GENERAL
0-3 Months	No Interest
3-6 Months	5%
6-12 Months	7%
12-24 Months	8%
24-35 Months	9%
36 Months	12%

SCHEME NAME : FD-48/MIS-48 (4 YEARS, 1460 DAYS, 48 MONTHS) **(Interest @12%p.a.)**

Tenure/Maturity Period	Rate of Interest (%p.a.) w.e.f. 24 April 2024.
	GENERAL
0-3 Months	No Interest
3-6 Months	5%
6-12 Months	7%
12-24 Months	8%
24-47 Months	9%
48 Months	12%

SCHEME NAME : FD-60/MIS-60 (5 YEARS, 1825 DAYS, 60 MONTHS) **(Interest @12%p.a.)**

Tenure/Maturity Period	Rate of Interest (%p.a.) w.e.f. 24 April 2024.
	GENERAL
0-3 Months	No Interest
3-6 Months	5%
6-12 Months	7%
12-24 Months	8%
24-59 Months	9%
60 Months	12%

SCHEME NAME : FD-72/MIS-72 (6 YEARS, 2190 DAYS, 72 MONTHS) **(Interest @12%p.a.)**

Tenure/Maturity Period	Rate of Interest (%p.a.) w.e.f. 24 April 2024.
	GENERAL
0-3 Months	No Interest
3-6 Months	5%
6-12 Months	7%
12-24 Months	8%
24-71 Months	9%
72 Months	12%

The society pays interest on deposits as per various deposit schemes. Interest rate are revised from time to time and made known to its member. Revised Interest rate are applicable for the existing policy holders as well as the renewals and the fresh deposits.

Terms and Conditions :

- No interest shall be paid on premature withdrawal of deposits up to 90 days from the date of deposit in case of FD/MIS Scheme.
- Pre-mature guidelines shall be applicable as per the Pre-maturity withdrawal chart.
- Min. Amount of monthly instalment in RD shall be Rs. 100 and Rs. 5000 in case of FD/MIS.
- In case of the misplace/lost of the FD Certificate, Policy holder shall have to produce the indemnity bond to the society office to re-issue the Duplicate MIS/FD Certificates.
- Duplicate issue RD Passbook will incur Rs. 50+GST as a charge.
- Overdue maturity payment/payments will not be entertained with any extra interest benefit after the maturity date.
- Investing the overdue maturity again with the society will have the date of commencement same as the date of maturity.
- No Interest shall be paid in RD Scheme Pre-maturity.

Salient Features :

- RD Passbook and FD/MIS certificate will be provided.
- Loan facility only 90% against FD Scheme. 80% w.e.f. 24/04/2024 Loan Facility against MIS Scheme.
- 2% extra interest on loans will be charged.
- Hassle free premature spot payment any time.
- Nominee facility available.
- No TDS (tax deduction at source) on interest income.
- Offers higher interest rates, more than BANKS.
- No loan facility against RD Scheme.

Date ....

Place ....

....

Applicant's Signature